



NAGAYA (NGY)

World's First Hybrid Cryptocurrency

Whitepaper

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Member of:



ACCESS
Singapore Cryptocurrency and
Blockchain Industry Association

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Executive Summary

Cryptocurrency is a revolutionary idea and it has created a buzz all over the world. There are a handful of people who have made money from Cryptocurrencies, but sadly the majority of them lost money. Especially long-term investors.

Coinmarketcap.com has shown that more than 90% of Cryptocurrencies out there are losing value in the long run. Most of them even have no value left.

This is due to several factors, but some of the most evident ones are:

- **Lack of Transparency within the Cryptocurrency Industry**, as there is no central authority involved.
- **The massive volatility** is caused by a lack of Intrinsic Value for the majority of General Cryptocurrencies. This is due to the absence of Physical Assets that back them.

So, we decide to do something about it and that is when Nagaya (NGY) is developed in 2018 by *NAGAYA TECHNOLOGIES PTE LTD*, a private company limited by shares registered in Singapore (Registration No: 201819783N), by two founders, Mr. Yorath Yohannes Tjandra, and Mrs. Yuli Yolanda.

Nagaya (NGY) is a Gold-backed Cryptocurrency with Real Projects. Nagaya (NGY) creates a system that allows its gold reserve to grow and expand, while increasing the projects to be funded by Nagaya (NGY) and promoting public trust in Nagaya (NGY).

As most Cryptocurrencies have no intrinsic value, **they are very prone to speculations**, therefore makes them extremely volatile. Though this property benefits traders and exchanges, it is not very favorable for long-term holders.

Next comes **Stablecoins**, the Cryptocurrencies that are backed by a “Stable” asset or a basket of assets. Stablecoins provide the solution that the Cryptocurrency world needed- price stability. However, there is a **limitation** to this. If they are stable and backed by an asset(s), investors are better off holding the assets that back them up as compared to the Stablecoins. Again, not appealing for long-term holders.

In NAGAYA TECHNOLOGIES, we are looking to create an asset-type that is relatively **more stable but with the potential to increase in value**, which is suitable not only for traders but also for long-term holders. Nagaya (NGY) is a **Hybrid Coin** that **combines the favorable aspects** of general Cryptocurrencies and Stablecoins. In this, the crypto coin is backed with physical assets and real projects that build Stability, but not at a fixed rate which still allows it to increase in value.

With the dynamic in Cryptocurrencies world, Nagaya (NGY) comes as a solution not only for traders but also for Long-Term holders who see value in Cryptocurrencies but are looking for a more stable choice and at the same time has the potential to increase with time. A cryptocurrency should not just deliver promises to its holders, but also providing trust and value through legality and transparency.

Introduction

Objective

To become a Cryptocurrency which the majority of people are confident to hold for the long term.

Mission

- To create a Cryptocurrency which is more stable but relatively increase in value by having Gold-Reserve and Real Projects.
- To educate the market on how an optimal Cryptocurrency should be.

Keys to Success

1. Gold Reserve
2. Real Projects
3. Transparency
4. Legality
5. Dedicated Team

Business Description

Nagaya (NGY) is developed by **NAGAYA TECHNOLOGIES PTE LTD**, a private company limited by shares registered in Singapore in 2018 (Registration No: 201819783N) by two Founders Mr. **Yorath Yohannes Tjandra** and Mrs. **Yuli Yolanda**.

Nagaya (NGY) creates a system that allows its gold reserve to grow while increasing and expanding the projects to be funded by Nagaya (NGY) and promoting public trust in Nagaya (NGY).

Target Market

1. Cryptocurrency Value Investors who see value in Cryptocurrencies but seeks to invest Long-Term.
2. Individuals with a negative experience with Cryptocurrencies in the past.
3. Vendors / Businesses / Individuals seeking a cryptocurrency with price stability to be used as a transaction platform.

Legal Structure

NAGAYA TECHNOLOGIES PTE LTD is a limited liability company registered in the Republic of Singapore.

Registration Number: 201819783N

ACCOUNTING AND CORPORATE REGULATORY AUTHORITY (ACRA) *bizFile+*

INFORMATION RESOURCES

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Business Profile (Company) of NAGAYA TECHNOLOGIES PTE. LTD. (201819783N) Date: 11/06/2018

The Following Are The Brief Particulars of :

Registration No.	201819783N
Company Name.	NAGAYA TECHNOLOGIES PTE. LTD.
Former Name if any	
Incorporation Date.	11/06/2018
Company Type	EXEMPT PRIVATE COMPANY LIMITED BY SHARES
Status	Live Company
Status Date	11/06/2018

Product

Nagaya (NGY) is a Gold-Backed Cryptocurrency with subsidized projects such as mineral ore processing facilities, mineral mining, properties, entertainment, etc. which will support the increase in the number of Nagaya (NGY) Gold Reserves.



Challenges

What challenges are we addressing?

A. The high volatility of General Cryptocurrencies and the weak potential in value appreciation of Stablecoins.

Having the Gold-Reserve, which is supported by subsidiary projects, to back up each Nagaya (NGY) ensures the appreciation in value. This gives Nagaya (NGY) the stability without compromising its potential to increase in value in the long-term.

This is a win-win for Investors who recognize the value in Cryptocurrencies but are turned off by their tremendous volatile nature.

B. Issue of Transparency and Legality within the Cryptocurrency Industry.

The Cryptocurrency Industry is an ambiguous area as they are not very much regulated yet. Thus, Scam Possibilities are comparatively bigger compared to other investment platforms.

Legality and Transparency are something we take very seriously at Nagaya (NGY).

Nagaya (NGY) Gold-Reserve is kept in Class II Storage Box in **The Safe House's storage facility in Singapore.**

The Safe House (TSH) Singapore is an ISO 9001 certified, state of the art, high-security vaulting facility which can hold over 600 metric tons of silver and 30 tons of gold and platinum.

Different from other storage facilities, TSH requires that all bullions deposited or transferred by clients are tested for authenticity. The first and more important issue for all of TSH clients is making sure that the client's bullion is genuine. That is why they develop their unique and proprietary non-destructive testing method called DUX testing.

All Nagaya (NGY) gold reserve stored in the TSH storage facility is 100% insured by Chubb Insurance Singapore which is backed by the Lloyds of London. The insurance protects the gold not only from Fire, Building Collapse, Theft as well as Terrorism Sabotage, but also includes Full Infidelity Coverage and Full Mysterious Disappearance Coverage.

All deposit boxes are sealed with uniquely numbered, tamper-evident metal seals. The seals are issued by TSH, uniquely numbered for one-time usage, so a new seal must be issued every time the deposit box is open/relocked. The amount of gold stored in each storage box and the seal used will be recorded and validated by:

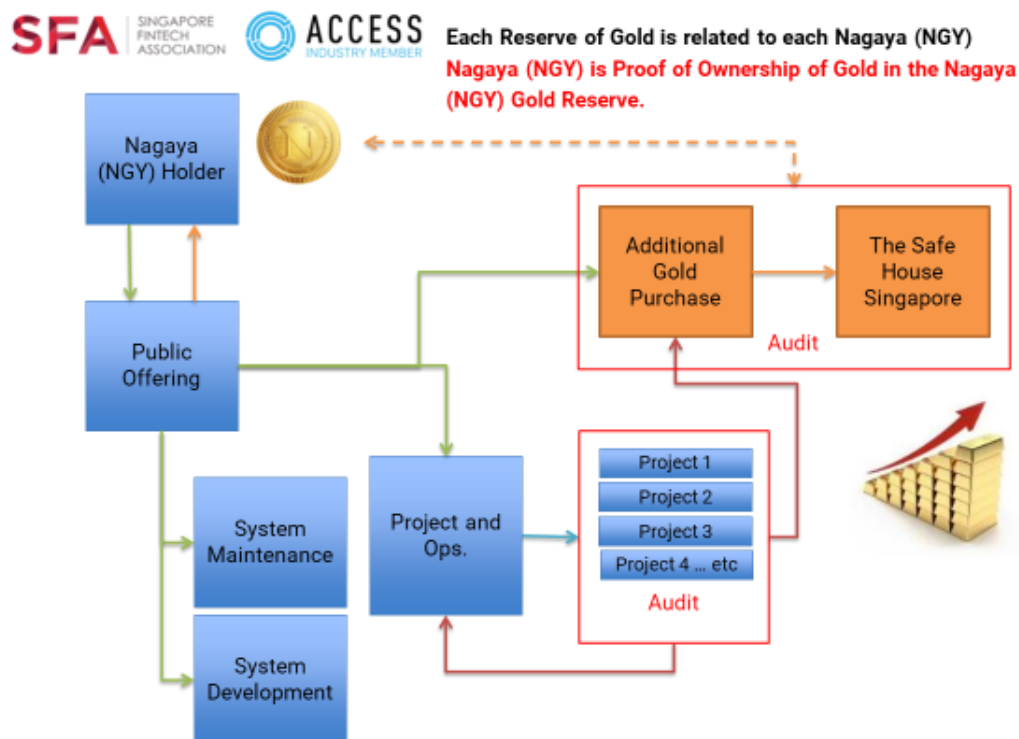
- A representative of Nagaya Technologies Pte Ltd
- The Safe House staff/employees

- The Safe House security guards.
- Quarterly audits (every 3 months) will be conducted by taking a random sample of storage boxes and a full audit will be conducted at the end of the year.

C. 90% of Cryptocurrencies are losing their value.

Data from coinmarketcap.com shows that over 90% of Cryptocurrencies are **losing their value**. This makes it less desirable for people to put in their money in Cryptocurrencies long-term.

With the combination of Gold-Reserve, Real Projects and Transparency, Nagaya (NGY) becomes **relatively more stable as compared to other Cryptocurrencies** while maintaining the potential of value appreciation in the long run. This provides confidence for people to hold Nagaya (NGY) long-term.



Blockchain Technology

Blockchain technology was initially developed to facilitate Bitcoin's digital currency. But commonly misunderstood, these are two different technologies. While Bitcoin is an encrypted currency, Blockchain is a platform for paying equal partners, tracking the supply chain, and more. In other words, blockchain technology is an open and universal book that monitors transactions and cannot be modified.

And as the name implies, Blockchain includes more and more blocks of data with each block containing transaction data. The Blockchain technology is based on decentralization, which means that the data is accessible to all and is managed by a group of computers and does not belong to a single person.

Blockchain technology has been employed by Nagaya (NGY) to ease the proof of ownership of a certain amount of gold in Nagaya (NGY) gold reserve and the rights of gold reserve increment in the future.

The Blockchain technology will provide Nagaya (NGY) tools for authentication and authorization in the digital world that preclude the need for many centralized administrators and able to speed up and simplify the process of transfer of value of the ownership.

Transparency and Immutability

The decentralized nature of the blockchain ledger ensures that any change made to the public blockchains is publicly viewable by all parties, creating transparency, and all transactions are immutable, meaning they cannot be altered or deleted.

Nagaya (NGY)

Plural : Nagaya
Symbol : N
Ticker Symbol : NGY
Precision : 10⁻⁸
Timestamping : Proof-of-Work
Hash function : Scrypt
Block Time : 2.5 minutes
Supply Limit : 50,000,000 NGY

Core Management

Nagaya (NGY) Management Team consists of groups of people who are experts not only in Technology but also in running Real Businesses and Projects.



YORATH YOHANNES TJANDRA
CHIEF EXECUTIVE OFFICER



YULI YOLANDA
CHIEF OPERATIONS OFFICER



PROF. JUNG HEECHUL
CHIEF MARKETING OFFICER



KOH HUIHUI
CHIEF COMMUNICATIONS OFFICER



N. B. GIANCHANDANI
CHIEF OF DIGITAL MEDIA & TRAINING

Importance of Trust Building

Nagaya (NGY) main objectives are to build and promote trust in its holders and market through our dedication in ensuring legality and transparency. Transparency on its gold reserve amount, projects ownership status, monthly financial reports of the projects, regular audits on gold reserve, and financial reports of the projects.

Without a strong foundation of trust, cryptocurrency will easily lose its market value. It must provide enough justification for the holder to keep their cryptocurrency for a long time. And, trust that his/her cryptocurrency will not lose all its value (become zero), and that it will become more and more valuable in the future.

As the holder of Nagaya (NGY), you own a certain amount of gold in Nagaya (NGY) gold reserve. Since the gold amount in gold reserve will increase progressively, it means that each Nagaya (NGY) will represent a growing percentage of gold ownership.

Gold reserve per NGY =

Total Amount of Gold Reserve / Total Amount Nagaya (NGY) in Circulation

“Once the Public Coin Offering has ended, the amount of Gold Reserve per Nagaya (NGY) will never decrease.”

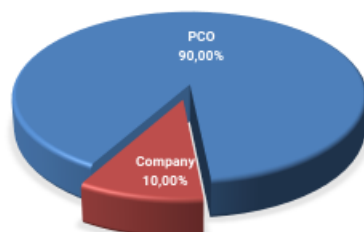
Fund Allocation

NAGAYA (NGY) TOTAL SALES VALUE:

≈ US\$ 71,000,000

NAGAYA SUPPLY

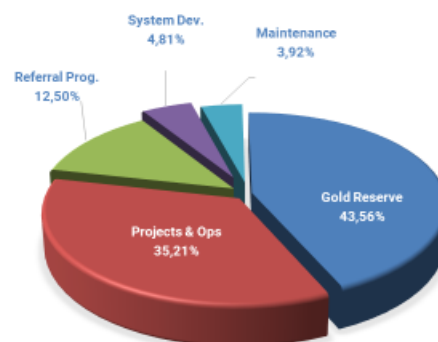
Total Supply = 50,000,000 NGY
Public Offering = 45,000,000 NGY
Company Backup = 5,000,000 NGY



Disclaimer:

- The allocation of PCO Funds (except for Gold Reserve) may be change at any time based on the need of the company and its projects.
- Company Reserves of NGY will be gradually backed up by gold, whose amount has been determined for each PCO Stage.

PUBLIC COIN OFFERING



Nagaya (NGY) Sales Fund Allocation

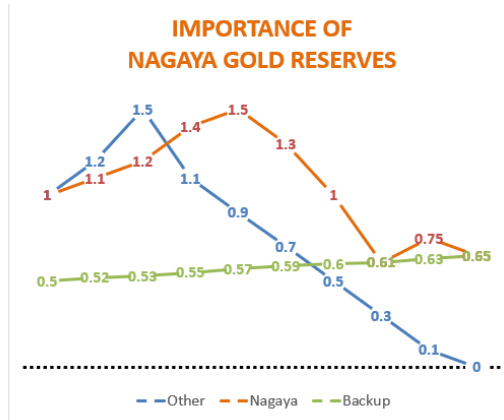
Gold Supply ≈ US\$ 30,930,000
Projects & Ops ≈ US\$ 25,000,000
Referral Program ≈ US\$ 8,875,000
System Development ≈ US\$ 3,415,000
System Maintenance ≈ US\$ 2,780,000

Benefits for Nagaya (NGY) Holders

One of the main benefits of holding Nagaya (NGY) is the increase in the amount of Gold-Reserve that backs each Nagaya (NGY). This is financed by the Monthly Profit Allocation from the Subsidiary Projects.

Illustration of Nagaya Gold Reserve

Gold Reserve/ NGY (grams)	Rights of Ownership of 10,000 NGY (grams)	Backup Value / NGY (US\$)
0.0119	119	US\$ 0.5000
0.0122	122	US\$ 0.5185
0.0125	125	US\$ 0.5275
0.0129	129	US\$ 0.5508
0.0133	133	US\$ 0.5732
0.0136	136	US\$ 0.5888
0.0140	140	US\$ 0.6006
0.0143	143	US\$ 0.6106
0.0147	147	US\$ 0.6255
0.0150	150	US\$ 0.6450



THE AMOUNT OF GOLD BACKUP PER NAGAYA (IN GRAMS) WILL NEVER DECREASE ¹⁾ !!!

¹⁾ The amount of Gold Backup per Nagaya (NGY) after all Nagaya (NGY) sold in PCO.

So, this means that technically Nagaya (NGY) is a Proof-Of-Ownership (POO) of certain amounts of Gold in the Nagaya (NGY) Gold Reserve recorded using the Blockchain Technology.

Nagaya (NGY) Usability



Trade-in Marketplace

Nagaya (NGY) will be available to trade in the internal and external marketplace. Trade or exchange your NGY with another cryptocurrency or fiat money.

Peer-to-Peer Transfer

By using Nagaya (NGY) QT Wallet, you will be able to transfer Peer-to-Peer and create secured and anonymous transaction worldwide.

Method of Payment

With increasing amount of Gold Reserves, trust and its value, Nagaya (NGY) will gain the market's confidence to be use as Method of Payment.

Keep as Crypto assets

Keep your Nagaya (NGY) as your crypto assets backed by 999.9 Gold that you can claim anytime by returning your Nagaya (NGY) to the company burn address.

Peer-to-Peer Loan

Nagaya (NGY) is backed by 999.9 gold, stored in a safe place, and regularly audited. Holder of Nagaya (NGY) can use it as collateral to get up to 50% of its backed-up value in cash.

Gold Withdrawal

Return your Nagaya (NGY) to the company burn address, and you will be able to withdraw the amount of 999.9 Gold backing up those returned Nagaya (NGY).

The amount of gold obtained will be determined by the current gold reserved per Nagaya (NGY), at the time the Nagaya (NGY) returned request is made.

Example:

Current Gold Reserve/NGY = 0.1680 GR/NGY

Nagaya (NGY) returned = 10,000 NGY

Gold Obtained = $10,000 \times 0.1680 = 1,680$ GRAM

Terms and condition of Nagaya (NGY) returned:

- The amount of gold that can be obtained will be determined by the current gold reserved per Nagaya (NGY), at the time the Nagaya (NGY) return request is made.

- Minimum Gold to be withdrawn is 5 grams of 999.9 Gold.
- Return request must be made by completing the Return Online Form in the back office.
- Nagaya (NGY) return must be sent to the designated Burn Address.
- Confirmation email will be sent once the Gold is ready to be claimed (5-7 working days after a request made and returned Nagaya (NGY) received in designated Burn Address.
- All Nagaya (NGY) returned will be taken out/scrapped from Nagaya (NGY) Total Supply (reduce the amount of Nagaya (NGY) in circulation).

Scrapping/Removing Nagaya (NGY) from Circulation

The increment of gold reserve per Nagaya (NGY) is determined by the amount of additional gold added to the Nagaya (NGY) reserve divided by the amount of Nagaya (NGY) in circulation.

Nagaya (NGY) plans to fund at least 1 new project every year so that the gold reserve increment per Nagaya (NGY) will be higher.

By scrapping/removing Nagaya (NGY) that is returned to us, it will reduce the amount of Nagaya (NGY) in circulation, resulting in a higher Gold Reserve Increment per Nagaya (NGY).

Risk Involved for Nagaya (NGY) Holders

Data from coinmarketcap.com shows that over 90% of Cryptocurrencies in the market are losing their value, some are left with no value at all.

Hence, in other Cryptocurrencies, the Risk involved for their holders could reach up to 100%. This implies that there is a possibility of losing all their money in these investments.

In the case of Nagaya (NGY), The Gold Reserve backing each Nagaya (CGY) gives its intrinsic value. As such, the selling price of Nagaya (NGY) will not fall below its intrinsic value which is equivalent to the value of gold backing each Nagaya (NGY).

Another important factor here is that Nagaya (NGY) funds Real Projects that will increase the amount of Gold backing each Nagaya (NGY). This will increase the intrinsic value of Nagaya (NGY) with time.

Gold Reserve and Real Projects minimize the risk for Nagaya (NGY) holders.

Comparative Market Analysis

Nagaya (NGY), Most Cryptocurrencies, and Fiat

Comparison table of Nagaya (NGY) with most cryptocurrencies and fiat money to outline the benefits of Nagaya (NGY).

	NAGAYA	Other Cryptocurrencies	FIAT
Decentralized	DISTRIBUTED LEDGER	UNCERTAIN	NO
Un-Regulated	YES	YES	NO
Supply	LIMITED	LIMITED	UNLIMITED
Ease-of-use	Very Easy	Very Easy	Limited
Value	Market	Market	Market + Government
Backup	YES	NO	Government
Backup Value	YES	NO	Uncertain
Lowest Value	Backup Value	0.00	Uncertain (0)

Nagaya (NGY) and other Gold-Backed Cryptocurrencies

Recently many cryptocurrencies are created, claiming to be backed up by gold. Here are some comparison between Nagaya (NGY) and some of the other Gold-backed Cryptocurrencies.

	NAGAYA	Other GBC-01	Other GBC-02
<u>Gold-Backed</u>	YES	YES	Uncertain
<u>Back-up Amount</u>	INCREASE (Projects Supported)	FIX	Uncertain
<u>Backed by Projects</u>	YES	NO	Uncertain
<u>Gold Reserves Vault</u>	3 rd Party Independent Vault	3 rd Party Independent Vault	Uncertain
<u>Regular 3rd Party Reserves Audit</u>	YES	YES	NO
<u>Gold Withdrawal</u>	YES	YES	NO
<u>Blockchain</u>	Own (Script PoW)	Ethereum	Ethereum
<u>Type</u>	COIN	TOKEN	TOKEN



Project Details

Mineral Ore Processing Plant

The first project that Nagaya (NGY) will be funding is a mineral ore processing plant located in Central Sulawesi, Indonesia. The plant can process multiple types of minerals mainly Gold and Copper.

In late 2014, after running in operations for 6 months, this plant was shut down due to internal management conflicts. At that time, the plant was able to produce 600 – 1,000 grams of gold per day. The plant's initial capacity is 100-200 tons of raw materials per day or 36.500 –75.000 tons of raw materials per year.

Nagaya Technologies Pte Ltd, through its founder, took over the majority of shares/ownership of this plant in early 2018. Minor restoration work has begun on the machinery and some parts of the building. Major restoration will need to be funded through Nagaya (NGY) PCO Fund. The fund will be used for equipment rejuvenation, the addition of production equipment, and increasing plant capacity up to 600 tons of raw material per day. The estimated needed fund is US\$ 6,000,000.

Since January 2014, the Indonesian government has already imposed a law to forbid raw mineral to be exported unless it gets through processing facilities like ours. With this, we anticipate a surge in the numbers of mining companies, especially those small to medium sized, that will want to collaborate with our plant, to get their raw material processed. This will generate continuous income, which will be used to increase Nagaya (NGY) gold reserve.

Nickel Mining

The second project that Nagaya (NGY) will be funding is the production of Nickel ore from a mining site in Southeast of Sulawesi through one of its subsidiary companies, known as Nagaya Mineral Indonesia.

Initially, the company will operate in a partial area of the mining site, with estimated Nickel ore deposits in this area to be around 9,000,000 tonnes and is valued at US\$ 216,000,000 based on current market price. Approximately, US\$ 2,000,000 is needed to start the Nickel production in this area.

Expansion of the mining area and growing monthly production capacity are expected with the increasing amount of funds that are allocated from Nagaya (NGY) PCO.

At present, the company is conducting a site survey and at the exploration stage to get a geological model of the mining area to be able to determine effective and efficient mining locations.

More projects will come, along with the increase in the number of funds available for projects and operations, originating from Nagaya (NGY) PCO. Nagaya (NGY) plans to have new prospective projects every year.

Project starting

Nagaya (NGY) Projects will be run based on the different PCO Stages (Amount of Nagaya (NGY) sold to the public).

Stage 1

3,000,000 – 5,000,000 NAGAYA (NGY) Sold

Preparing the execution of the Nickel Mining Project (Starting with the capacity of 20,000 tons/month, increase to the upside of 50,000 tons/month). Profits are estimated after 6 months of the Mining Process.

9,000,000 NAGAYA (NGY) Sold

Revitalization of equipment for the Gold Smelter.

11,000,000 – 16,000,000 NAGAYA (NGY) Sold

Gold Smelter Execution (Starting with 1 – 1.5 KG of Pure Gold / Day, increase to the upside of 3 – 3,6 KG / Day). Profits are expected after 6 months of the Mining Process.

Stage 2

After 11,000,000 Nagaya (NGY) are sold to the public, we will be available in Global Exchanges.

Future Projects

We shall be seeking future projects WORLDWIDE to collaborate and invest in. Our main priorities are Businesses & Projects that are for long-term rather than a once-off deal. We also will be looking to invest in companies/businesses globally with great products, especially those which can add value to Nagaya (NGY).

We shall only use available funds for REAL Projects and Businesses. We shall not use the funds for trading or gambling-related investments.

Appendix

IMPORTANT NOTICE

PREAMBLE

This White Paper in current form is being circulated by the Issuer for general information and to invite investor feedback only on the Nagaya (NGY) platform (the “Nagaya (NGY) Platform”) as presently conceived, and is subject to review and revision by the directors of the Issuer, the advisers, and/or legal as of the Issuer. Please do not replicate or distribute any part of this White Paper without this note in accompaniment. No part of this White Paper is intended to create legal relations between a recipient of this White Paper or to be legally binding or enforceable by such recipient, against the Issuer. An updated version of this White Paper may be published on a date to be determined and announced by the Issuer in due course.

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The NAGAYA (NGY) Coins are proprietary Scrypt-PoW cryptographic coins developed and issued by the Issuer to function as the native utility coin used in the Nagaya (NGY) Platform network as the means of value exchange, to power the Nagaya (NGY) Platform and incentivize the keeper nodes of the Nagaya (NGY) Platform network.

The NAGAYA (NGY) Coins are not intended to constitute securities of any form, units in a business trust, units in a collective investment scheme, or any other form of investment in any jurisdiction. This White Paper does not constitute a prospectus or offer document of



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The Issuer does not make or purport to make, and hereby disclaims, any representation, warranty, or undertaking in any form whatsoever to any entity or person, including any representation, warranty, or undertaking concerning the truth, accuracy, and completeness of any of the information set out in this White Paper.

3. REPRESENTATIONS AND WARRANTIES BY YOU

By accessing and/or accepting possession of any information in this White Paper or such part thereof (as the case may be), you represent and warrant to the Issuer as follows:

- (a) you agree and acknowledge that the NAGAYA (NGY) Coins do not constitute securities of any form, units in a business trust, units in a collective investment scheme, or any other form of investment in any jurisdiction;
- (b) you are not a citizen, person domiciled in, or resident of a country the laws of which prohibit or conflict with the PCO or your participation in the PCO;
- (c) you agree and acknowledge that this White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme, or any other form of investment in any jurisdiction, or a solicitation for any form of investment, and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted based on this White Paper;



- (d) you acknowledge and understand that no NAGAYA (NGY) Coin should be construed, interpreted, classified, or treated as enabling, or according to any opportunity to holders to participate in or receive profits, income, or other payments or returns arising from or in connection with the NAGAYA (NGY) Coins or the proceeds of the PCO, or to receive sums paid out of such profits, income, or other payments or returns;
- (e) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this White Paper, no action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction and the publication, distribution, or dissemination of this White Paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (f) you agree and acknowledge that this White Paper, the undertaking and/or the completion of the PCO, or future trading of NAGAYA (NGY) Coins on any cryptocurrency exchange, shall not be construed, interpreted, or deemed by you as an indication of the merits of the Issuer, the NAGAYA (NGY) Coins, the PCO, and the Nagaya (NGY) Platform;
- (g) the distribution or dissemination of this White Paper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations, or rules in your jurisdiction, and where any restrictions about possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Issuer;
- (h) you agree and acknowledge that in the case where you wish to acquire any NAGAYA (NGY) Coins, NAGAYA (NGY) Coins are not to be construed, interpreted, classified, or treated as:
 - i. any kind of currency other than cryptocurrency;
 - ii. debentures, stocks or shares issued by any person or entity;
 - iii. rights, options, or derivatives in respect of such debentures, stocks, or shares;
 - iv. rights under a contract for differences or any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
 - v. units in a collective investment scheme;
 - vi. units in a business trust;
 - vii. derivatives of units in a business trust; or
 - viii. any form of investment;
- (i) you are fully aware of and understand that you are not eligible to acquire any NAGAYA (NGY) Coins if you are:
 - i. located in the countries; or
 - ii. citizen, a person domiciled in, or resident of the country where such Public Coin Offering is prohibited, regulated or restricted, at the time of your intended purchase or purchase of NAGAYA (NGY) Coins in the PCO;
- (j) you are legally permitted to participate in the PCO, and all actions contemplated or associated with such participation, including the holding and use of NAGAYA (NGY) Coins;



- (k) the amounts that you use to acquire the NAGAYA (NGY) Coins were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations.
- (l) if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the PCO;
- (m) you are not obtaining or using NAGAYA (NGY) Coins for any illegal purpose;
- (n) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms, and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related coin storage mechanisms, blockchain technology, and script technology;
- (o) you are fully aware and understand that in the case where you wish to purchase any NAGAYA (NGY) Coins, there are risks associated with the Issuer and its respective businesses and operations, NAGAYA (NGY) Coins, the PCO, and the Nagaya (NGY) Platform;
- (p) you bear the sole responsibility to determine what tax implications a purchase of NAGAYA (NGY) Coins may have for you and agree not to hold the Issuer or any other person involved in the PCO liable for any tax liability associated with or arising therefrom;
- (q) you agree and acknowledge that the Issuer is not liable for any direct, indirect, special, incidental, consequential, or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White Paper or any part thereof by you;
- (r) you waive the right to participate in a class-action lawsuit or a class-wide arbitration against the Issuer and/or any person involved in the PCO and/or with the creation and distribution of NAGAYA (NGY) Coins; and
- (s) all of the above representations and warranties are true, complete, accurate, and non-misleading from the time of your access to and/or acceptance of possession this White Paper or such part thereof (as the case may be).
- (t) you are fully aware, agreed, and understand that the Issuer and/or any person involved in the PCO and/or with the creation and distribution of NAGAYA (NGY) Coins is not liable to buy back the NAGAYA (NGY) Coins from the market and/or any holders.

4. CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in this White Paper statements made in press releases or any place accessible by the public, and oral statements that may be made by the Issuer or its directors, executive officers, or employees acting on behalf of the Issuer (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”,

“target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the Issuer’s business strategies, plans and prospects and the prospects of the industry which the Issuer is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to the Issuer’s prospects, plans, other expected industry trends, and other matters discussed in this White Paper regarding the Issuer are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties, and other factors that may cause the actual future results, performance, or achievements of the Issuer to be materially different from any future results, performance, or achievements expected, expressed, or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Issuer conducts its business and operations, including Singapore;
- (b) the risk that the Issuer may be unable to execute or implement its business strategies and plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of the Issuer and the Nagaya (NGY) Platform;
- (e) changes in the availability and fees payable to the Issuer in connection with its businesses and operations or the Nagaya (NGY) Platform;
- (f) changes in the availability and salaries of employees who are required by the Issuer to operate their respective businesses and operations;
- (g) changes in preferences of users of the Nagaya (NGY) Platform;
- (h) changes in competitive conditions under which the Issuer operates, and the ability of the Issuer to compete under such conditions;
- (i) changes in the future capital needs of the Issuer and the availability of financing and capital to fund such needs;
- (j) war or acts of international or domestic terrorism;
- (k) occurrences of catastrophic events, natural disasters, and acts of God that affect the businesses and/or operations of the Issuer;
- (l) other factors beyond the control of the Issuer; and
- (m) any risk and uncertainties associated with the Issuer and its business and operations, the NAGAYA (NGY) Coins, the PCO, and the Nagaya (NGY) Platform.

All forward-looking statements made by or attributable to the Issuer or persons acting on behalf of the Issuer are expressly qualified in their entirety by such factors. Given the risks and uncertainties that may cause the actual future results, performance, or achievements of the Issuer to be materially different from that expected, expressed, or implied by the forward-looking statements in this White Paper, undue reliance must not be placed on

these statements. These forward-looking statements are applicable only as of the date of this White Paper.

Neither the Issuer nor any other person represents, warrants, and/or undertakes that the actual future results, performance, or achievements of the Issuer will be as discussed in those forward-looking statements. The actual results, performance, or achievements of the Issuer may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this White Paper is or may be relied upon as a promise, representation, or undertaking as to the future performance or policies of the Issuer. Further, the Issuer disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events, or circumstances, even if new information becomes available or other events occur in the future.

5. THIRD PARTY INFORMATION AND NO CONSENT OF OTHER PERSONS

This White Paper includes information obtained from various third-party sources (“Third Party Information”). None of the publishers of Third-Party Information has consented to the inclusion of Third-Party Information in this White Paper and is therefore not liable for Third Party Information. While the Issuer has taken reasonable action to ensure that Third Party Information has been included in their proper form and context, neither the Issuer, nor its directors, executive officers, and employees acting on its behalf, has independently verified the accuracy, reliability, completeness of the contents, or ascertained any applicable underlying assumption, of the relevant Third Party Information. Consequently, neither the Issuer nor its directors, executive officers, and employees acting on their behalf makes any representation or warranty as to the accuracy, reliability or completeness of such information and shall not be obliged to provide any updates on the same.

6. TERMS USED

To facilitate a better understanding of the NAGAYA (NGY) Coins being the subject of the sale conducted by the Issuer, and the businesses and operations of the Issuer, certain technical terms, and abbreviations, as well as, in certain instances, their descriptions, have been used in this White Paper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa, and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

7. NO ADVICE / RECOMMENDATION / GUIDANCE

No information in this White Paper should be considered to be business, legal, financial, or tax advice regarding the Issuer, the NAGAYA (NGY) Coins, the PCO, or the Nagaya (NGY) Platform. You should consult your own legal, financial, tax, or another professional adviser regarding the Issuer and its business and operations, the NAGAYA (NGY) Coins, the PCO, and



the Nagaya (NGY) Platform. You should be aware that you may be required to bear the financial risk of any purchase of NAGAYA (NGY) Coins for an indefinite period.

8. NO FURTHER INFORMATION OR UPDATE

No person has been or is authorized to give any information or representation not contained in this White Paper in connection with the Issuer and its business and operations, the NAGAYA (NGY) Coins, the PCO, or the Nagaya (NGY) Platform, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Issuer. The PCO shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions, and prospects of the Issuer or in any statement of fact or information contained in this White Paper since the date hereof.

9. RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution or dissemination of this White Paper or any part thereof may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about and to observe, any restrictions which apply to your possession of this White Paper or such part thereof (as the case may be) at your own expense and without liability to the Issuer. Persons to whom a copy of this White Paper has been distributed or disseminated, provided access to or who otherwise have the White Paper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this White Paper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

10. NO OFFER OF INVESTMENT OR REGISTRATION

This White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction. No person is bound to enter any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted based on this White Paper.

THE PCO (AS REFERRED TO IN THIS WHITE PAPER) IS INTENDED FOR, MADE TO OR DIRECTED AT ONLY PERSONS OUTSIDE THE COUNTRIES, WHERE SUCH PUBLIC COIN OFFERING IS PROHIBITED, REGULATED OR RESTRICTED, AND MAY BE ACTED UPON ONLY BY PERSONS OUTSIDE THE COUNTRIES WHERE SUCH PUBLIC COIN OFFERING IS PROHIBITED, REGULATED, OR RESTRICTED. ACCORDINGLY, YOU ARE NOT ELIGIBLE AND YOU ARE NOT TO PURCHASE ANY NAGAYA (NGY) COINS IN THE PCO IF YOU ARE LOCATED IN THE COUNTRIES, WHERE SUCH PUBLIC COIN OFFERING IS PROHIBITED, REGULATED OR RESTRICTED AT THE TIME OF YOUR INTENDED PURCHASE OF NAGAYA (NGY) COINS IN THE PCO. YOU ARE ALSO NOT ELIGIBLE AND YOU ARE NOT TO PURCHASE ANY NAGAYA (NGY) COINS IN THE PCO IF YOU ARE A CITIZEN, RESIDENT, DOMICILED IN, OR RESIDENT OF THE



THE COUNTRIES, WHERE SUCH PUBLIC COIN OFFERING IS PROHIBITED, REGULATED OR RESTRICTED.

No regulatory authority has examined or approved of any of the information set out in this White Paper. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. The publication, distribution, or dissemination of this White Paper does not imply that the applicable laws, regulatory requirements, or rules have been complied with.

11. RISKS AND UNCERTAINTIES

Prospective purchasers of NAGAYA (NGY) Coins should carefully consider and evaluate all risks and uncertainties associated with the Issuer and its business and operations, the NAGAYA (NGY) Coins, the PCO, and the Nagaya (NGY) Platform, all information set out in this White Paper and the PCO Terms before any purchase of the NAGAYA (NGY) Coins. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Issuer could be materially and adversely affected. In such cases, you may lose all or part of the value of the NAGAYA (NGY) Coins.

RISK & WARNINGS

Please read the following risks and warnings before deciding to purchase NAGAYA (NGY) Coins. It should be noted the following list of risks and warnings is not exhaustive. Accordingly, prospective purchasers should not place undue reliance on these statements.

1. RISKS RELATING TO PARTICIPATION IN THE PCO

There is no prior market for NAGAYA (NGY) Coins and the PCO may not result in an active or liquid market for the NAGAYA (NGY) Coins. Prior to the PCO, there has been no public market for the NAGAYA (NGY) Coins. In the event that the NAGAYA (NGY) Coins are traded on a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the NAGAYA (NGY) Coins will develop or if developed, be sustained after the NAGAYA (NGY) Coins have been made available for trading on such cryptocurrency exchange. There is also no assurance that the market price of the NAGAYA (NGY) Coins will not decline below the purchase price of the NAGAYA (NGY) Coins (the "Purchase Price"). The Purchase Price may not be indicative of the market price of the NAGAYA (NGY) Coins after they have been made available for trading on a cryptocurrency exchange. A NAGAYA (NGY) Coin is not a currency issued by any central bank or national, supra-national, or quasi-national organization, nor is it backed by any hard assets or other credit. The Issuer is not responsible for nor does it pursue the circulation and trading of NAGAYA (NGY) Coins on the market. Trading of NAGAYA (NGY) Coins merely depends on the consensus on its value between the relevant market participants, and no one is obliged to purchase any NAGAYA (NGY) Coin from any holder of the NAGAYA (NGY) Coin, including the purchasers, nor does anyone guarantee the liquidity or market price of NAGAYA (NGY) Coins to any extent at any time. Accordingly, the Issuer cannot ensure that there will be any demand or market for NAGAYA (NGY) Coins, or that the Purchase Price is indicative of the market price of NAGAYA (NGY) Coins after they have been made available for trading on a cryptocurrency exchange.

Negative publicity may materially and adversely affect the price of the NAGAYA (NGY) Coins

Negative publicity involving the Issuer, the Nagaya (NGY) Platform, the NAGAYA (NGY) Coins, or any of the key personnel of the Issuer may materially and adversely affect the market perception or market price of the NAGAYA (NGY) Coins, whether or not such negative publicity is justified.

There is no assurance of any success of the Nagaya (NGY) Platform

The value of, and demand for, the NAGAYA (NGY) Coins hinges heavily on the performance of the Nagaya (NGY) Platform. There is no assurance that the Nagaya (NGY) Platform will gain traction after its launch and achieve any commercial success.

The Nagaya (NGY) Platform has not been fully developed, finalized, and integrated and is subject to further changes, updates, and adjustments before its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users and hence impact its success. While the Issuer has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the PCO will be sufficient for the development and integration of the Nagaya (NGY) Platform. For the foregoing or any other reason, the development and integration of the Nagaya (NGY) Platform may not be completed and there is no assurance that it will be launched at all. As such, distributed NAGAYA (NGY) Coins may hold little worth or value, and this would impact its trading price. If and when the Nagaya (NGY) Platform is fully developed, there is no assurance it will be widely adopted or utilized by its target users.

The trading price of the NAGAYA (NGY) Coins may fluctuate following the PCO

The prices of cryptographic coins in general tend to be relatively volatile and can fluctuate significantly over short periods. The demand for, and correspondingly the market price of, the NAGAYA (NGY) Coins may fluctuate significantly and rapidly in response to, among others, the following factors, some of which are beyond the control of the Issuer:

- (a) new technical innovations.
- (b) analysts' speculations, recommendations, perceptions, or estimates of the NAGAYA (NGY) Coin's market price or the Issuer's financial and business performance.
- (c) changes in market valuations and coin prices of entities with operations similar to that of the Issuer that may be made available for sale and purchase on the same cryptocurrency exchanges as the NAGAYA (NGY) Coins.
- (d) announcements by the Issuer of significant events, for example, partnerships, sponsorships, new product developments.
- (e) fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges.
- (f) additions or departures of key personnel of the Issuer.
- (g) success or failure of the Issuer's management in implementing business and growth strategies; and

- (h) changes in conditions affecting the blockchain or financial technology industry, the general economic conditions or market sentiments, or other events or factors.

The funds raised in the PCO are exposed to risks of theft

The Issuer will make every effort to ensure that the funds received from the PCO will be securely held at such address as directed by the Issuer (“Receiving Address”). Further, upon receipt of the funds, the Issuer will make every effort to ensure that the funds received will be securely held through the implementation of security measures. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks and “selfish-mining” attacks), sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the Receiving Address, the Bitcoin Blockchain, the Ethereum Blockchain, or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such event, even if the PCO is completed, the Issuer may not be able to receive the cryptocurrencies raised and the Issuer may not be able to utilize such funds for the development of the Nagaya (NGY) Platform, and the launch of the Nagaya (NGY) Platform might be temporarily or permanently curtailed. As such, the issued NAGAYA (NGY) Coins may hold little worth or value, and this would impact its trading price. The NAGAYA (NGY) Coins are uninsured unless you specifically obtain private insurance to insure them. In the event of any loss or loss of value, you may have no recourse.

2. RISKS RELATING TO THE RECEIVING ADDRESS AND WALLETS

The Receiving Address may be compromised, and the cryptocurrencies may not be able to be disbursed

The Receiving Address is designed to be secure. However, if the Receiving Address is, for any reason compromised (including but not limited to scenarios of the loss of keys to such Receiving Address), the funds held by the Receiving Address may not be able to be retrieved and disbursed and maybe permanently unrecoverable. In such an event, even if the PCO is successful, the Issuer will not be able to receive the funds raised and the Issuer will not be able to utilize such funds for the development of the Nagaya (NGY) Platform, and the implementation of the Nagaya (NGY) Platform might be temporarily or permanently curtailed. As such, distributed NAGAYA (NGY) Coins may hold little worth or value, and this would impact its trading price.

The loss or compromise of information relating to your wallet may affect your access and possession of the NAGAYA (NGY) Coins

Your access to the NAGAYA (NGY) Coins in a cryptocurrency wallet (“Wallet”) depends on, among other things, the safeguards to the information to such Wallet, including but not limited to the user account information, address, private key, and password. If any of the foregoing is lost or compromised, your access to the Wallet may be curtailed and thereby

adversely affecting your access and possession to the NAGAYA (NGY) Coins, including such NAGAYA (NGY) Coins being unrecoverable and permanently lost.

The Wallet or Wallet service provider may not be technically compatible with the NAGAYA (NGY) Coins

The Wallet or Wallet service provider may not be technically compatible with the NAGAYA (NGY) Coins which may result in the delivery of NAGAYA (NGY) Coins being unsuccessful or affect your access to such NAGAYA (NGY) Coins.

3. RISKS RELATING TO THE ISSUER

The Nagaya (NAGAYA (NGY)) Platform is operated and maintained by the Issuer. Any events or circumstances which adversely affect the Issuer may have a corresponding adverse effect on the Nagaya (NGY) Platform if such events or circumstances affect the Issuer's ability to maintain the Nagaya (NGY) Platform. This would correspondingly have an impact on the trading price of the NGY Coins.

The Issuer may be materially and adversely affected if it fails to effectively manage its operations as its business develops and evolves, which would have a direct impact on its ability to maintain the Nagaya (NGY) Platform and consequently the trading price of the NAGAYA (NGY) Coins.

The financial technology and cryptocurrency industries and the markets in which the Issuer competes have grown rapidly and continue to grow rapidly and evolve in response to new technological advances, changing business models, and other factors. As a result of this constantly changing environment, the Issuer may face operational difficulties in adjusting to the changes, and the sustainability of the Issuer will depend on its ability to manage its operations, adapt to technological advances and market trends and ensure that it hires qualified and competent employees, and provide proper training for its personnel.

As its business evolves, the Issuer must also expand and adapt its operational infrastructure. The Issuer's business relies on its blockchain-based software systems, cryptocurrency wallets or other related coin storage mechanisms, blockchain technology, and script technology, and to manage technical support infrastructure for the Nagaya (NGY) Platform effectively, the Issuer will need to continue to upgrade and improve its data systems and other operational systems, procedures and controls. These upgrades and improvements will require a dedication of resources, are likely to be complex, and increasingly rely on hosted computer services from third parties that the Issuer does not control. If the Issuer is unable to adapt its systems and organization in a timely, efficient, and cost-effective manner to accommodate changing circumstances, its business, financial condition, and results of operations may be adversely affected. If the third parties whom the Issuer relies on are subject to a security breach or otherwise suffer disruptions that impact the services the Issuer utilizes, the integrity and availability of its internal information could be compromised, which may consequently cause the loss of confidential or proprietary information and economic loss. The loss of financial, labor, or other resources, and any

other adverse effect on the Issuer's business, financial condition, and operations, would have a direct adverse effect on the Issuer's ability to maintain the Nagaya (NGY) Platform. As the Nagaya (NGY) Platform is the main product to which the NAGAYA (NGY) Coins relate, this may adversely impact the trading price of the NAGAYA (NGY) Coins.

There may be weaknesses, vulnerabilities, or bugs in the Nagaya (NGY) platform.

The Issuer will make reasonable efforts to ensure that the platform underlying the Nagaya (NGY) Coins is audited, tested, and approved by technical experts. However, as platform technology is still in its early stage of development and its application of experimental nature carries significant operation, technological, financial, regulatory, and reputational risks, there are inherent risks that such a platform could contain weaknesses, vulnerabilities, or bugs.

Purchasers of Nagaya (NGY) Coins should understand and accept that there are no warranties that Nagaya (NGY) Coins are fit for a particular purpose or do not contain any weaknesses, vulnerabilities, or bugs which would cause a loss in their worth or value. If any of the aforementioned risks materializes, the Issuer's business strategies, results of operations and prospects may also be adversely affected.

The Issuer may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches, or other causes that could adversely affect the Issuer's infrastructure network, and/or the Nagaya (NGY) Platform.

The Issuer is unable to anticipate when there would be occurrences of hacks, cyber-attacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks, and "selfish-mining" attacks), distributed denials of service or errors, vulnerabilities or defects in the Nagaya (NGY) Platform, the Nagaya (NGY) Coins, the Receiving Address, the Wallet or any technology (including but not limited to script technology) on which the Issuer, the Nagaya (NGY) Platform, the Nagaya (NGY) Coins, the Receiving Address, and the Wallet relies or on the Bitcoin Blockchain, the Ethereum Blockchain or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The Issuer may not be able to detect such hacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks and "selfish-mining" attacks), cyber-attacks, distributed denials of service errors vulnerabilities, or defects promptly, and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession.

The Issuer's network or services, which would include the Nagaya (NGY) Platform, could be disrupted by numerous events, including natural disasters, equipment breakdown, network connectivity downtime, power losses, or even intentional disruptions of its services, such as disruptions caused by software viruses or attacks by unauthorized users, some of which are beyond the Issuer's control. Although the Issuer has taken steps against malicious attacks on its appliances or its infrastructure, which are critical for the maintenance of the Nagaya (NGY) Platform and its other services, there can be no assurance that cyber-attacks, such as

distributed denials of service, will not be attempted in the future, and that any of the Issuer's enhanced security measures will be effective.

The Issuer may be prone to attacks on its infrastructure intended to steal information about its technology, financial data, or user information or take other actions that would be damaging to the Issuer and users of the Nagaya (NGY) Platform.

Any significant breach of the Issuer's security measures or other disruptions resulting in a compromise of the usability, stability, and security of the Issuer's network or services (including the Nagaya (NGY) Platform) may adversely affect the trading price of the NGY Coins.

We are dependent in part on the location and data Centre facilities of third parties

The Issuer's infrastructure network is in part established through servers that which it owns and houses at the location facilities of third parties, and servers that it rents at Data Centre facilities of third parties. If the Issuer is unable to renew its data facility lease on commercially reasonable terms or at all, the Issuer may be required to transfer its servers to a new Data Centre facility and may incur significant costs and possible service interruption in connection with the relocation. These facilities are also vulnerable to damage or interruption from, among others, natural disasters, arson, terrorist attacks, power losses, and telecommunication failures. Additionally, the third-party providers of such facilities may suffer a breach of security as a result of third-party action, employee error, malfeasance, or otherwise, and a third party may obtain unauthorized access to the data in such servers. As techniques used to obtain unauthorized access to, or to sabotage systems change frequently and generally are not recognized until launched against a target, the Issuer and the providers of such facilities may be unable to anticipate these techniques or to implement adequate preventive measures. Any such security breaches or damages which occur which impact upon the Issuer's infrastructure network and/or the Nagaya (NGY) Platform may adversely impact the price of the Nagaya (NGY) Coins.

General global market and economic conditions may have an adverse impact on the Issuer's operating performance, results of operations and cash flows

The Issuer has been and could continue to be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy could have a negative effect on the Issuer's business, operations, and financial condition, including decreases in revenue and operating cash flows. Additionally, in a down- cycle economic environment, the Issuer may experience the negative effects of increased competitive pricing pressure and a slowdown in commerce and usage of the Nagaya (NGY) Platform. Suppliers on which the Issuer relies for servers, bandwidth, location, and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the Issuer's operations or expenses. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a



significant adverse impact on the Issuer's business, financial condition, and results of operations and hence the Nagaya (NGY) Platform, which would correspondingly impact the trading price of the Nagaya (NGY) Coins.

The Issuer or the Nagaya (NGY) Coins may be affected by newly implemented regulations

Cryptocurrency trading is generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory regimes that govern cryptocurrency or cryptocurrency markets. The Issuer or the Nagaya (NGY) Coins may be affected by newly implemented regulations relating to cryptocurrencies or cryptocurrency markets, including having to take measures to comply with such regulations or having to deal with queries, notices, requests, or enforcement actions by regulatory authorities, which may come at a substantial cost and may also require substantial modifications to the Nagaya (NGY) Platform. This may impact the appeal of the Nagaya (NGY) Platform for users and result in decreased usage of the Nagaya (NGY) Platform. Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining the Nagaya (NGY) Platform may no longer be commercially viable and the Issuer may opt to discontinue the Nagaya (NGY) Platform and/or the Nagaya (NGY) Coins. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the Nagaya (NGY) Platform and the Nagaya (NGY) Coins. The Issuer may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the trading price of Nagaya (NGY) Coins will be adversely affected or Nagaya (NGY) Coins may cease to be traded.

There may be risks relating to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases, and other force majeure events beyond the control of the Issuer

The PCO and the performance of the Issuer's activities may be interrupted, suspended, or delayed due to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases, and other force majeure events beyond the control of the Issuer. Such events could also lead to uncertainty in the economic outlook of global markets and there is no assurance that such markets will not be affected, or that recovery from the global financial crisis would continue. In such events, the Issuer's business strategies, results of operations, and prospects may be materially and adversely affected. Further, if an outbreak of such infectious or communicable diseases occurs in any of the countries in which the Issuer, the developers, data providers, or data consumers have operations in the future, market sentiment could be adversely affected and this may have a negative impact on the Nagaya (NGY) Platform and community.

There may be unanticipated risks arising from the NAGAYA Coins

Cryptographic coins such as the Nagaya (NGY) Coins are a relatively new and dynamic technology. In addition to the risks included hereto, there are other risks associated with

your purchase, holding, and use of the Nagaya (NGY) Coins, including those that the Issuer cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks discussed hereto.

Purchase Terms and Condition

The Amount of Gold backing each Nagaya (NGY) can change (increase/decrease) during the PCO Period.

$$\frac{\text{The amount of Gold in the Storage}}{\text{The estimated amount of NGY sold, until the funds needed to purchase those Gold in the storage are raised}}$$

After all the Nagaya (NGY) has been sold to the market (Post PCO-Period), the amount of Gold backing each Nagaya (NGY) up will not decrease, it can only stay the same or increase.

$$\frac{\text{The amount of Gold in the Storage}}{\text{Total Supply of NGY – Returned NGY}}$$

With every Nagaya (NGY) returned to the company, the amount of Gold backing up those returned NAGAYA (NGY) at the time of return will be given to the applicant.

$$\text{The amount of NGY returned} \times \text{The amount of Gold backing each NGY at the time of returned}$$

(Amount of gold will be rounded down to the nearest 1 Gram, available only within a multiple of 5 Grams)

There is going to be an admin fee of USD 25.00 per request and a redeem fee charged in accordance with the amount of Gold given out.

5 grams: USD 10.00

10 grams: USD 18.00

50 grams: USD 75.00

100 grams: USD 100.00

500 grams: USD 300.00

1,000 grams: USD 450.00

