

BQT

Better. Quick. Transparent.

**SOCIAL CRYPTO EXCHANGE
AND HEDGE TRADING PLATFORM**

WHITEPAPER

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1. SUMMARY

We Believe that Demand for desired acquisition of Crypto Assets can be fulfilled with significant Supply of various Crypto Asset Holdings and negotiated directly by Trader Peers.

“ Exchanges provide on-off ramps for users wishing to buy or sell cryptocurrency. The exchange sector is the first to have emerged in the cryptocurrency industry and remains the largest sector both in terms of the number of companies and employees.

2017 Global Crypto Currency Benchmarking Study, Cambridge Center of Alternative Finance

While many Blockchain experts are trying to find more ways to marry CRYPTO with FIAT, BQT Team believes in reducing dependency on FIAT altogether. Every Crypto Asset has its value and can be used as negotiating tool to acquire another Crypto Asset. We believe that Demand for desired acquisition of Crypto Assets can be fulfilled with significant Supply of various Crypto asset holdings and negotiated directly by trader peers.

In addition, we believe market now demands for ability to hedge crypto assets for a short period of time to acquire other Crypto holdings. While it is difficult to implement margin trades and options in the true P2P environment, BQT Team developed innovative and yet more powerful tool to allow traders generate short term Hedge Trades.

The aim of BQT is to build a community and culture of Crypto Traders utilizing the Platform, helping the community and benefiting from the community.

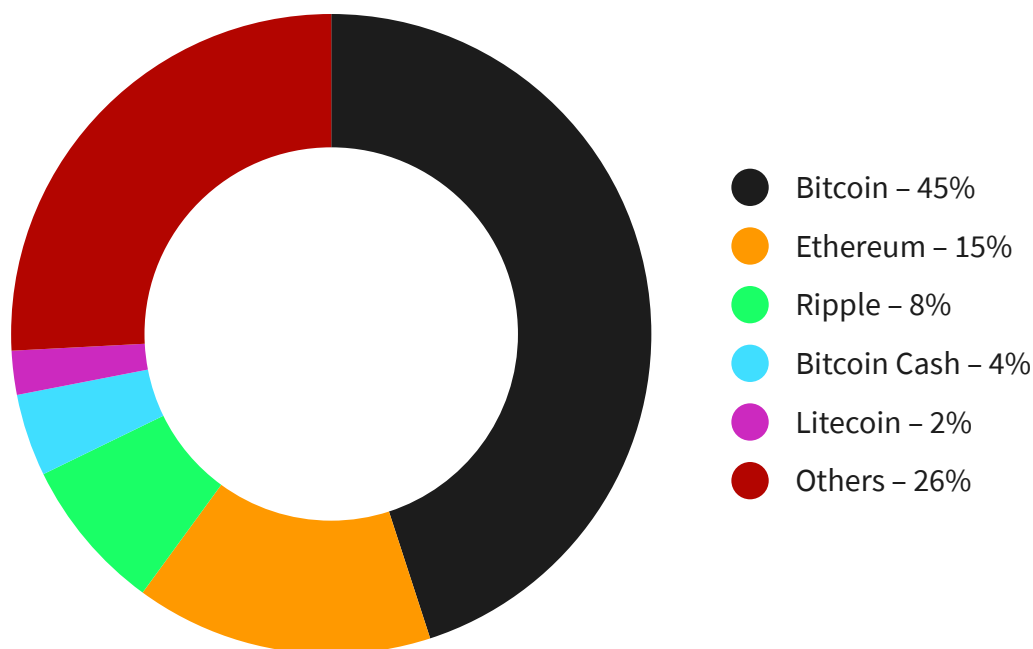
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2. CRYPTOCURRENCY MARKET

The cryptocurrency market is evolving, and its **market capitalization was estimated to US\$268.23 billion** on March 31st, 2018¹.

Since the introduction of Bitcoin in January 2009, thousands of cryptocurrencies have existed at some point and today, there are hundreds of cryptocurrencies with a market value that are being traded. Still, Bitcoin is the undoubtful leader representing approx. 45% of the total market capitalization.

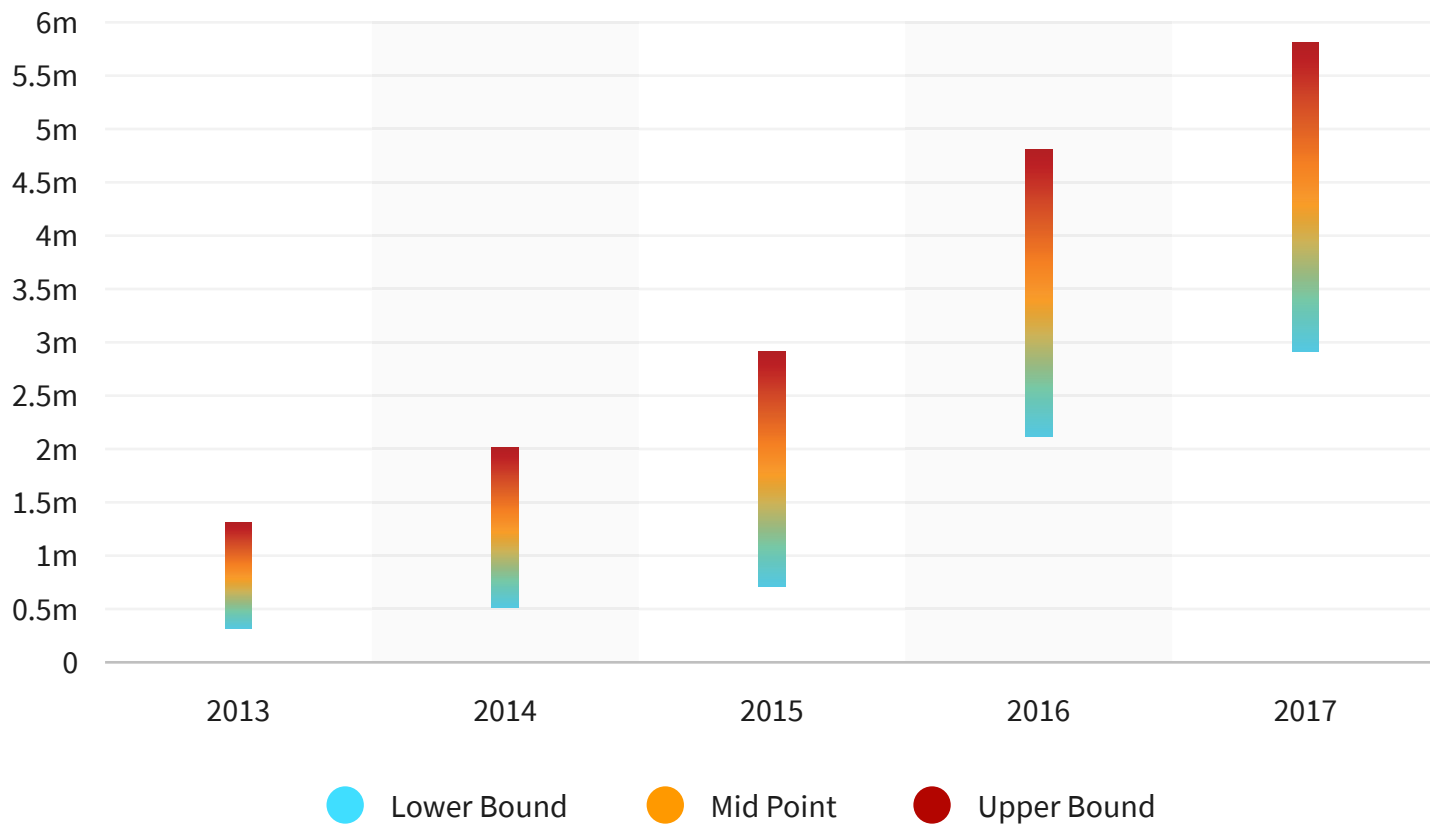
**CRYPTOCURRENCIES MARKET CAPITALIZATION:
\$268.23 BILLION – MARCH 2018**



The current number of unique active users of cryptocurrency wallets is estimated to be between 2.9 million and 5.8 million, according to the latest report by Cambridge Centre for Alternative Finance².

Although it is almost impossible to know precisely how many people use cryptocurrency, using data obtained from study participants and assuming that an individual holds on average two wallets, Cambridge Centre for Alternative Finance estimated that there were between 2.9 million and 5.8 million unique users actively using a cryptocurrency wallet in 2017.

THE ESTIMATED NUMBER OF UNIQUE ACTIVE USERS OF CRYPTOCURRENCY WALLETS HAS GROWN SIGNIFICANTLY SINCE 2013 TO BETWEEN 2.9 MILLION AND 5.8 MILLION TODAY



A multitude of projects and companies have emerged to provide products and services that facilitate the use of cryptocurrency for mainstream users and build the infrastructure for applications running on top of public blockchains.

While the cryptocurrency industry is composed of many important actors and groups, there are four key cryptocurrency industry sectors today:

- Exchanges
- Wallets
- Payments Companies
- Mining

3. BLOCKCHAIN TECHNOLOGY: STABLE AND EXPANDING

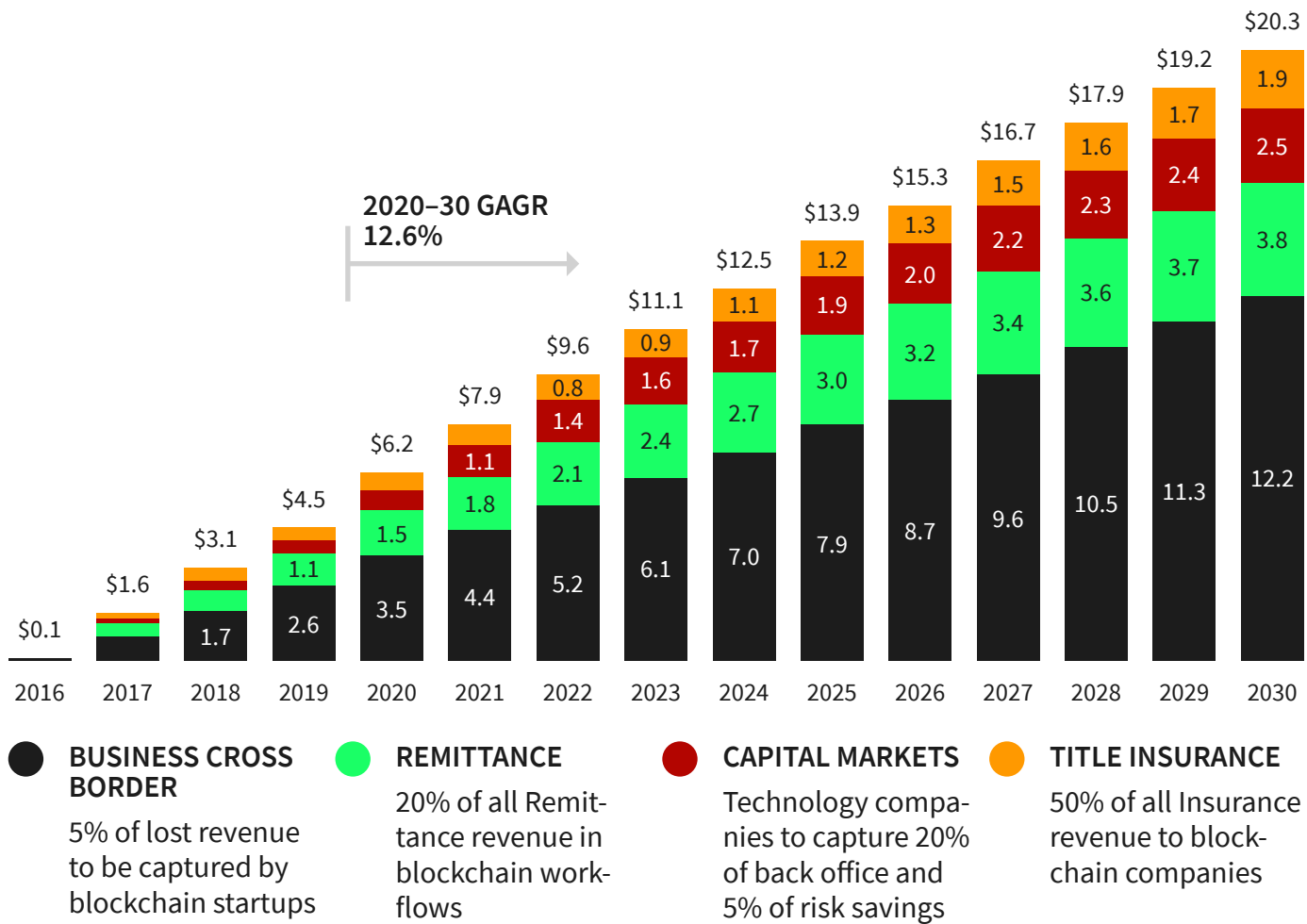
“ The blockchain is a decentralized ledger of all transactions across a peer-to-peer network. Using this technology, participants can confirm transactions without the need of a central certifying authority. Potential applications include fund transfers, selling trades, voting, and many other uses.

Alan Morrison and Subhankar Sinha, PWC, “A primer on blockchain”

Blockchain technology is conquering the world and it completely transforms the way many markets operate. It is estimated that **blockchain companies could experience a revenue pool of \$6 billion by 2020 and \$20 billion by 2030.**

These figures are based on the impact of digital ledger technology on payments: (1) Business Cross Border, (2) Remittance, as well as the impact on (3) Capital Markets and (4) Title Insurance.

BLOCKCHAIN TECHNOLOGY REVENUE POOL (\$ BILLIONS)



The increasing adoption of digital currency will put downward pressure on remittance payments shifting 20% of revenue to Blockchain companies. This is projected to account for \$1.5 billion (24%) of Blockchain revenue in 2020 and \$3.8 billion (19%) in 2030.

Remaining revenue is captured by the reduction of infrastructure and counterparty risk for capital markets, as well as savings in Title Insurance commissions and maintenance cost. In the period 2020-2030, a Compound Annual Growth Rate (CAGR) of 12.6% is estimated for the Blockchain technology market³.

Infographic's Source⁴.

4. WORLD CRYPTO EXCHANGES: A GROWING MARKET

“ Exchanges provide on-off ramps for users wishing to buy or sell cryptocurrency. The exchange sector is the first to have emerged in the cryptocurrency industry and remains the largest sector both in terms of the number of companies and employees.

2017 Global Crypto Currency Benchmarking Study, Cambridge Center of Alternative Finance

Exchanges were one of the first services to emerge in the cryptocurrency industry: while the first exchange was founded in early 2010 as a project to enable early users to trade bitcoin and thereby establish a market price.

In today's world Crypto Exchanges provide services to buy and sell cryptocurrencies and other digital assets for national currencies and other cryptocurrencies and play an essential role in the cryptocurrency economy by offering a marketplace for trading, liquidity, and price discovery.

Statistical study suggests:

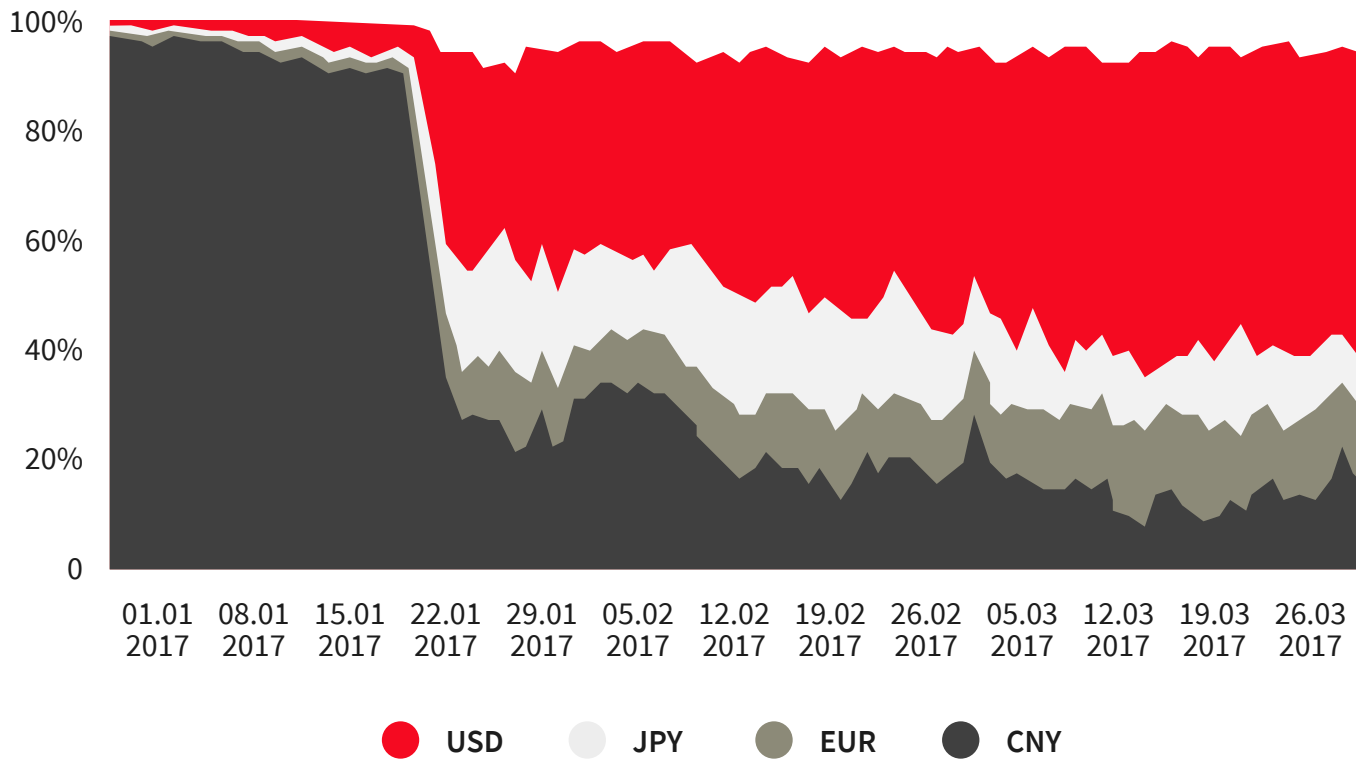
- Crypto exchange sector has the highest number of operating entities and employs the most people. Over 52% of small exchanges hold a formal government license comparing to 35% of large exchanges.

- 73% of small exchanges have one or two cryptocurrencies listed, while 72% of large exchanges provide trading support for two or more cryptocurrencies: bitcoin is supported by all exchanges, followed by ether (43%) and litecoin (35%)
- A handful of large exchanges and four national currencies (USD, EUR, JPY and CNY) dominate global cryptocurrency trading volumes while trading in 42 different national currencies
- 53% of exchanges support national currencies other than the five global reserve currencies (USD, CNY, EUR, GBP, JPY)
- Exchange services/activities fall into three categories: order-book exchanges, brokerage services and trading platforms while 72% of small exchanges specialize in one type of exchange activity (brokerage services being the most widely offered), while the same percentage of large exchanges are providing multiple exchange activities
- 73% of exchanges take custody of user funds, 23% let users control keys

While global cryptocurrency trading volume is dominated by four reserve currencies, trading in at least 40 other national currencies is supported the exchange market is dominated by a handful of exchanges that are responsible for the majority of global bitcoin trading volumes, of which the lion share is denominated in a small number of international currencies. In contrast, the majority of exchanges (mostly small) specialize in local markets by supporting local currencies: 53% of all exchanges support national currencies other than the five reserve currencies. Trading volumes at most small exchanges are insignificant compared to the market leaders, but these exchanges service local markets and make cryptocurrencies more available in many countries.

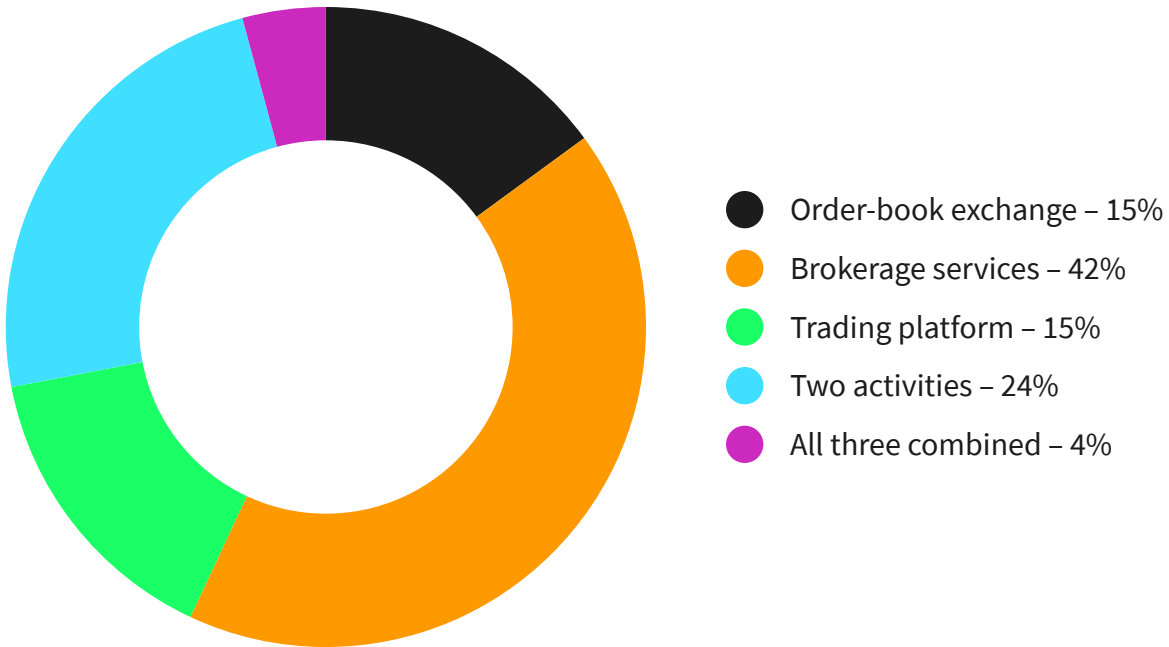
Following chart compiled by Bitcoinity shows the trends of FIAT currency trading given the recent China regulatory restrictions and RNB trading significantly dropping.

BTC EXCHANGE TRADING VOLUME SHARE BY NATIONAL CURRENCY

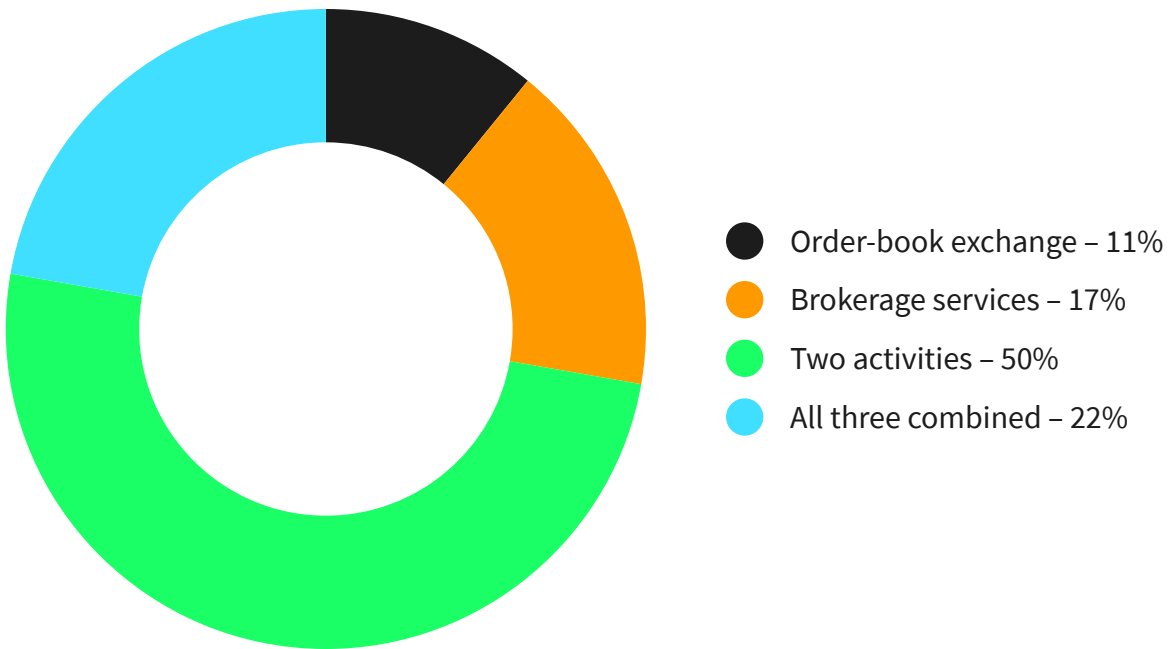


Small Exchanges are specializing mostly in one trading activity while most Large Exchanges active with multiple exchange features.

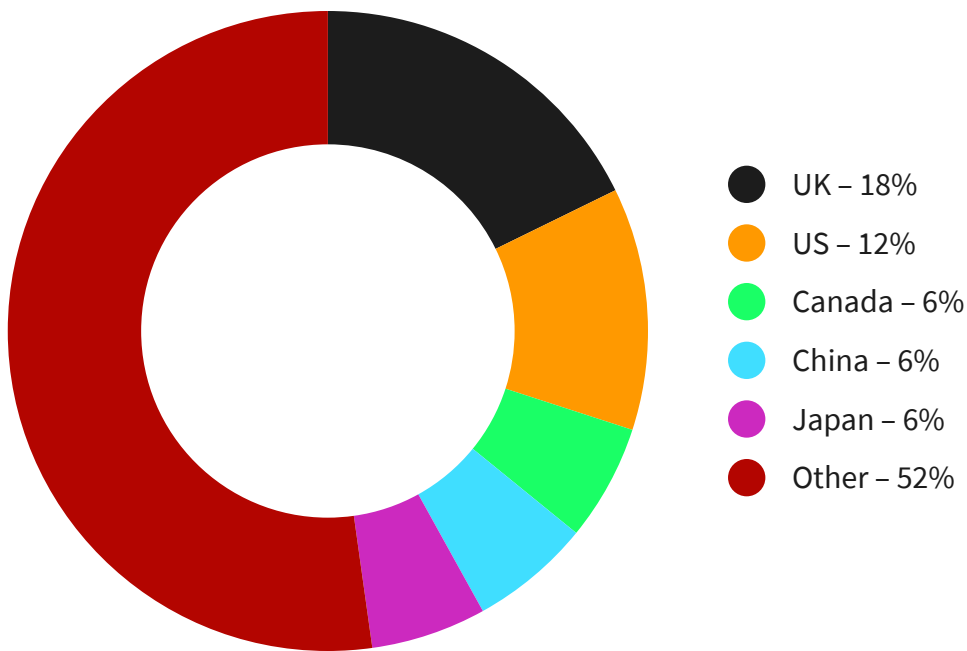
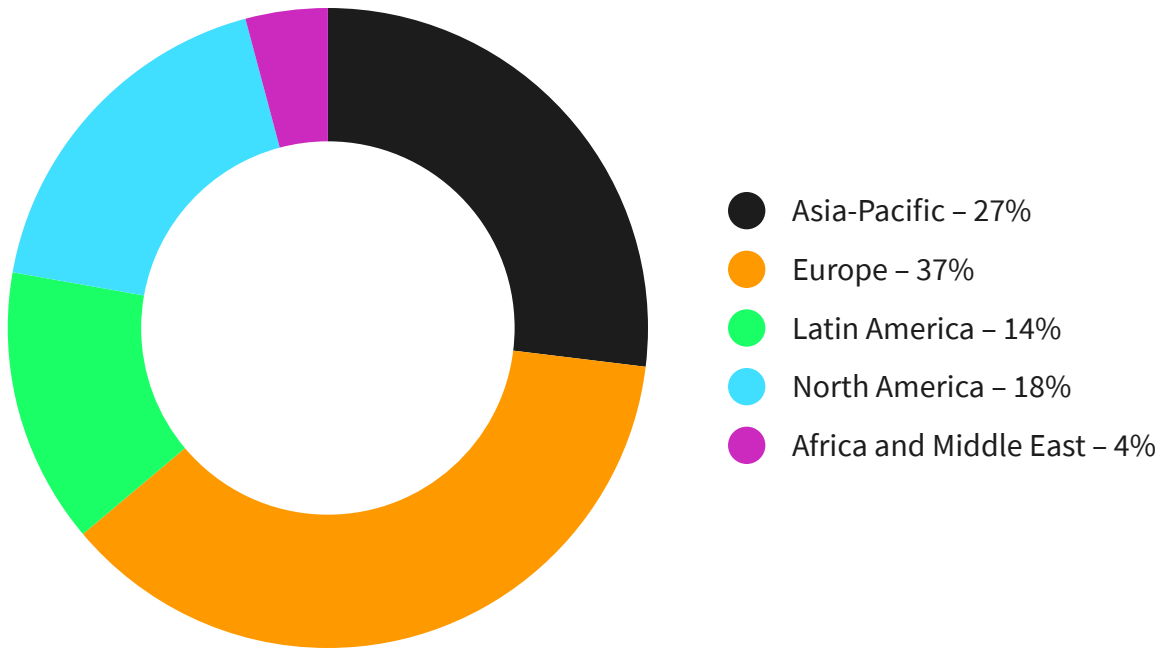
SMALL EXCHANGES



LARGE EXCHANGES



Europe is dominating the market and with China restrictions many exchanges, including a leading Asia exchange – Binance – is planning to relocate to Europe.



Cambridge study shows that only 22% of large exchanges and 4% of small exchanges offer a platform that includes an order-book exchange, trading platform and brokerage services. Over 40% of small exchanges specialize in the provision of P2P brokerage services,

compared to only 17% of large exchanges. While 15% of small exchanges provide a stand-alone trading platform comparing to large exchanges which generally combine this activity with an order-book exchange.

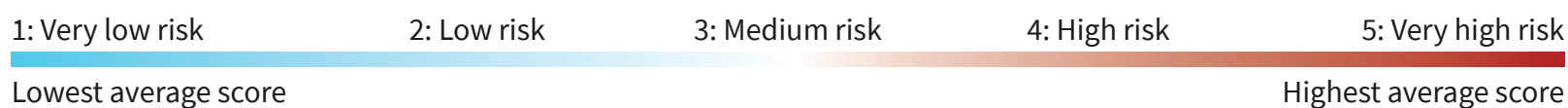
P2P exchanges have yet to gain more popularity but still only 2 of the 51 of the P2P exchanges provide a decentralized marketplace for exchanging cryptocurrencies. All exchanges support bitcoin, while Ethereum and Litecoin for comparison are listed on only 40% of exchanges. Only a minority of exchanges make markets for the exchange of cryptocurrencies other than the above three.

While 39% of exchanges solely support bitcoin, 25% have two listed cryptocurrencies, and 36% of all entities enable trading three or more cryptocurrencies.

Another intriguing observation shows that 72% of large exchanges provide trading support for two or more cryptocurrencies, while 73% of small exchanges have only one or two cryptocurrencies listed. 6% of survey participants also provide cryptocurrency-based derivatives, and 16% are offering margin trading.

ERC-20 Post ICO Tokens gain more momentum on Exchange listings lately. Those that offer innovation on Blockchain, popularity among investors and consumer utilization are likely to get listed on large exchanges while others tend to show on various smaller platforms.

Cambridge study also shows that Small exchanges seem to have considerable difficulties with either obtaining or maintaining banking relationships, while large exchanges appear to have this risk factor under control. Small exchanges are also substantially more concerned about fraud than large exchanges, which suggests that they are either targeted more often than large exchanges or simply that fraud has more a more severe financial impact due to the limited scale of their operations and budget.



	WEIGHTED AVERAGE	SMALL EXCHANGES	LARGE EXCHANGES
IT security / hacking	3.70	3.93	3.17
Deteriorating banking relationships	3.45	3.79	2.67
Fraud	3.08	3.50	2.08
Regulation (in general)	3.08	2.89	3.50
Competitors / business model risk	2.88	3.00	2.58
Reputation risk	2.88	2.93	2.75
AML/KYC enforcement	2.68	2.64	2.75
Insufficient demand for services	2.58	2.82	2.00
Lack of talent	2.46	2.52	2.33

BINANCE SUCCESS FACTOR

Coming out of the ICO, Binance has been rapidly growing popularity by creating a much simpler approach on trading and it is now a true alternative to Bittrex and other large exchanges.

Few items Binance proven can increase market acceptance:

- a. becoming FIAT independent Exchange (eliminating dependency on FIAT pairs trading, fiat withdrawals and deposits) as well as, regulatory aspect that comes with it.
- b. allowing its traders to quickly open accounts for trading.
- c. utilizing its own token (BNB) to be used for transaction fees with 50% discount (making it one of the lowest fee exchange).
- d. listing many ERC20 Post-ICO tokens and trading pairs that showed promises of Blockchain innovation and token utilization.
- e. allowing sizeable daily withdrawals and fast deposits from various coin/token wallets.

P2P BROKER EXCHANGES – THE NEW TREND

Just in recent weeks of March 2018, Localbitcoins and other P2P exchanges trading volume has witnessed volume spikes across miscellaneous markets, with global volume bouncing to \$75 million USD weekly. The Canadian and European P2P markets both produced record volumes.

BTC/IDR (Indonesian Rupiah) trades produced record volume of \$580 million IDR weekly in March on Localbitcoins, while Vietnamese P2P trading produced its second highest volume ever with increase in trading to \$3.725 billion VND.

Localbitcoins trade between bitcoin and the Mexican Peso also surged, with record volume \$10.6 million MXN being recorded for the week of the 3rd of March. Venezuela's P2P bitcoin markets have continued to surge during 2018 setting new volume records of over 1 trillion VEF weekly. Similar trend is shown across the globe.

P2P Exchanges carry one unique advantage – People deal with People. It provides unmatched flexibility in decentralized trading environment.

Ability to negotiate trades with people directly, rate and share their trading experience delivers utmost trustful and competitive trading edge. That is a precise reason more traders are shifting towards P2P brokerage type exchanges.

Currently Localbitcoins and Plaxful are dominating BTC P2P Exchange markets worldwide but markets demand more than BTC trading, especially in the new ICO 2.0 era due to number of many other promising crypto currencies gaining larger piece of the pie of the crypto

assets holdings of the traders and surfacing trading volumes on many exchanges. Market of today's traders demands even more flexibility and creativity of the P2P trades, as well as, deeper social interaction between traders and possibility of hedging various crypto assets against each other.

5. BQT PLATFORM: A P2P EXCHANGE WITH INNOVATIVE HEDGE TRADE CAPABILITIES

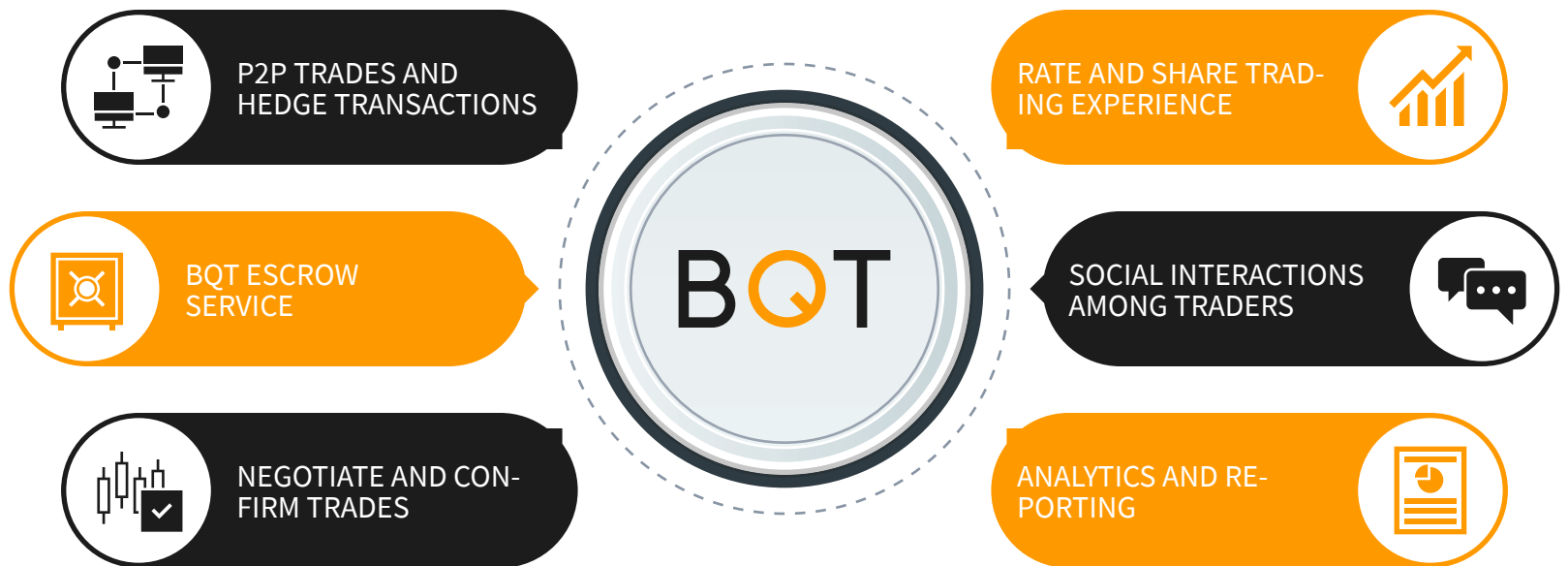
While many Blockchain experts are trying to find more ways to marry CRYPTO with FIAT, BQT Team believes in reducing dependency on FIAT altogether. Every Crypto Asset has its value and can be used as negotiating tool to acquire another Crypto Asset. We believe that Demand for desired acquisition of Crypto Assets can be fulfilled with significant Supply of various Crypto asset holdings and negotiated directly by trader peers.

In addition, we believe market now demands for ability to hedge crypto assets for a short period of time to acquire other Crypto holdings. While it is difficult to implement margin trades and options in the true P2P environment, BQT Team developed innovative and yet more powerful tool to allow traders generate short term Hedge Trades.

The aim of BQT is to build a community and culture of Crypto Traders utilizing the Platform, helping the community and benefiting from the community.

BQT Exchange Platform provides secure, interactive and flexible Social Trading Environment and user-friendly interface for its community to manage various types of transactions consisting of many crypto assets.

BQT platform allows traders globally to negotiate their Crypto Asset trades directly interacting with each other and sharing their experience with the community.



To leverage holdings of various Crypto Assets, BQT introducing the revolutionary Hedge Trades system. BQT Hedge Trade system is a flexible leverage trade method for Traders of acquiring Crypto Assets for a short-term period by means of escrow of their existing Crypto holdings.

For example, Trader A (Hedge Receiver) who has certain BTC holding could post an offer on BQT P2P exchange providing their BTC into BQT Escrow with 20% premium on top, inviting other Traders that hold ETH receive his BTC Escrow as collateral for 30 days while allowing him to use their ETH for that period.

Trader B (Hedge Provider) could respond to the offer and negotiate the terms requesting higher premium and/or shorter term, as example.

Trader C (another Hedge Provider) could respond with a different offer and negotiate better terms for Hedge Receiver.

For sake of an easier math, Trader A would offer 1 BTC (valued \$10,000/USD at a time) with 20% premium (1.2 BTC / \$12,000) into BQT Escrow inviting other Traders to transfer

\$10,000 value in ETH (20 ETH / valued \$500 USD per ETH at a time) for a period of 30 days. Trader B responds to an offer with slightly different terms asking for 1.25 BTC (25% premium) and 20 Days while Trader C responds with better terms asking only 1.22 BTC and agrees to 30 days Trade period. Trader A agrees to a Trader C offer and initiates the BQT Escrow and receives 20 ETH from Trader C.

Escrow is securely stored with BQT as escrow agent, so user C can feel secure about his Trade Collateral.

Trader C feels secure and is in the positive territory due to the 22% Premium received instantly upon consummation of the Hedge Trade. At the end of the 30 days period of a Hedge Trade, Trader A (Hedge Receiver) would have first option to either transfer back to Trader C (Hedge Provider) 20 ETH with 22% premium (24.4 ETH) or release the escrow. Trader A has the first option because he put up a risk of 22% premium to start a Hedge Trade.

But at the end of the Hedge Trade, Trader A might benefit greatly due to significant increase in value of either one of the Crypto Currency (BTC or ETH) and choose to return one that makes most benefits for him. For example, if ETH price doubled to \$1000/ETH, Trader A may just choose to release BTC Escrow with Premium to Trader C, while retaining \$20,000 ETH Holding and making significant upside profit. In other words, while Hedge Provider gains secure premium Day One of the Hedge Trade – Hedge Receiver is betting on upside increase of value leveraged from either Crypto Asset.

This revolutionary approach allows Crypto Traders leverage their Crypto Holdings through risk-adversed hedged leverage offers for BQTX community of traders.

In the same example, there could be Trader D responding to same offer but instead of ETH may offer his XRP, TRX or any other Crypto Asset and might even give better terms on premium and hedge time period. One of the benefits of the BQT Platform is ability to leverage many popular and promising Crypto Assets either as Hedge Receiver Collateral or Hedge Provider Trade offer. During the Beta period, BQT would list most currently trading Crypto Assets and its Pairs against other Crypto Assets.

It is important to note that just as Hedge Receivers placing their Collateral offers on BQT P2P Exchange, Hedge Providers may also place initial Trade offers inviting Hedge Receivers to participate on their terms. For example, Hedge Provider Trader E could place an offer to provide 100 XRP to any Hedge Receiver who is willing to place a Hedge Collateral of ETH of the same value with 20% premium and would receive various counter-offers from many Traders (Hedge Receivers).

In addition, BQTX exchange provides Social Trading Channels capability for traders to share their trade success with the community as well as compete with other channels.

Another important part for BQTX Exchange is continuously educating our community of traders. We designed unique BQT University educational courses certified by some of the top experts.


To assure secure flexible trading environment, BQT is releasing BQTVault.io — crypto wallet / asset custody service for traders and crypto holding organizations.

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WALLET BALANCE

BTC	993.17000000
ETH	925.46891440
GNT	999.93130000
LTC	825.95200000
OMG	999.99738900
SALT	992.94000000
EOS	998.57700000
ETC	998.90000000
FUN	1000.09000000
GNO	999.99000000
BCH	998.00000000
CVC	1000.00000000
DASH	999.99000000
DCR	1000.00000000
DNT	997.00000000
ANT	996.96000000
REP	1000.00000000
BAT	1000.00000000
BQT	402.97110400



JOHN DOE
 johndoe@mail.com
✔ EMAIL VERIFIED
 7339128627 [EDIT PROFILE](#)

HEDGING NOTIFICATION

Hedge Provided: 1.00000000 EOS
 02-05-2018 12:44 5 Days
 bunvenit@mail.com
 Status: Provider Approval Pending

Hedge Provided: 1.00000000 BCH
 02-05-2018 12:10 5 Days
 bunvenit@mail.com
 Status: Accepted

Hedge Provided: 1.00000000 SALT
 28-04-2018 11:24 4 Days
 bunvenit@mail.com
 Status: Accepted

KYC

Status	Description
✔ Completed	Since your KYC verification is completed successfully. You are now eligible to trade for more than 0

GENERAL NOTIFICATION

Date and Time	Description
	No Notification Available!

LOGIN HISTORY

Date and Time	IP Address	Device	Status
07-05-2018 10:00	217.19.208.255	Firefox, Windows 10	Login
07-05-2018 09:50	217.19.208.255	Firefox, Windows 10	Login
02-05-2018 12:12	103.87.104.255	Firefox, Windows 7	Login
28-04-2018 11:18	103.87.104.255	Firefox, Windows 7	Login
27-04-2018 16:29	117.232.68.255	Firefox, Windows 7	Login
27-04-2018 16:15	103.87.104.255	Firefox, Windows 7	Login

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BCH	998.00000000
CVC	1000.00000000
DASH	999.99000000
DCR	1000.00000000
DNT	997.00000000
ANT	996.96000000
REP	1000.00000000
BAT	1000.00000000
BQT	402.97110400

HEDGE PROVIDER

Cryptocoin

BTC — Bitcoin ▾

Amount

BTC

Total

BTC

Days

Select ▾

Premium, %

Total Amount of Hedged Coin

BTC

Hedge advert to be publish in

Select ▾

Fees

BQT

PUBLISH HEDGE ADVERT

HEDGE PROVIDER PUBLISH

Date and Time	Crypto	Amount	Premium	Days	Status	Chat
02-05-2018 12:44	EOS	1.00000000	1.00%	5 Days	Waiting for Reply / Cancel	Chat with Receiver
07-05-2018 11:23	BTC	1.00000000	1.00%	5 Days	Waiting for Receiver / Cancel	—

Show 10 entries
PREV 1 NEXT

HEDGE RECEIVER OFFER

Date and Time	Crypto	Escrow	Amount	Premium	Status	View
04-05-2018 10:20	ETH	LTC	1.00000000	1.00%	Online	Make offer
04-05-2018 09:53	LTC	SALT	1.00000000	1.00%	Online	Make offer
03-05-2018 18:51	EOS	SALT	1.00000000	1.00%	Online	Make offer

HEDGE PROVIDER HISTORY

Date and Time	Crypto	Amount	Premium	Days	Hedge Receiver	Deadline Ends	Escrow Amount from Receiver	Hedge Escrow Currency	Hedge status
No Hedge History Available!									

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DASH	999.99000000
DCR	1000.00000000
DNT	997.00000000
ANT	996.96000000
REP	1000.00000000
BAT	1000.00000000
BQT	402.97110400

HEDGE RECEIVER

Select currency to be hedge from provider

Select ▾

Estimated hedge premium expecting from provider, %

Days

Select ▾

Equivalent Rate

Estimated hedge fees

BQT

Hedge Amount

BTC

Cryptocoin for hedge

Select ▾

Available balance: 0.0000000000

Hedge advert to be publish in

Select ▾

Estimated hedge amount

Estimated total hedge amount

PUBLISH HEDGE RECIEVE ADVERT

HEDGE RECEIVE PUBLISH

Date and Time	Crypto	Hedge	Amount	Premium	Status	Chat
No Hedge History Available!						

HEDGE RECEIVER OFFER

Date and Time	Crypto	Amount	Premium	Days	Hedge Provider	Status	View
No Hedge Receiver History Available!							

HEDGE RECEIVER HISTORY

Date and Time	Release	Crypto	Amount	Premium	Total	Days	Hedge Provider	Deadline Ends	Escrow Amount from Receiver	Hedge Escrow Currency	Hedge status
26-04-2018 14:09	—	BTC	1.00000000	1.00%	1.01	4 Days	bunvenit@gmail.com	26 Days 30-04-2018 14:17	14.1602	ETH	Completed
26-04-2018 11:34	—	BTC	1.00000000	1.00%	1.01	0 Days	bunvenit@gmail.com	0 Days 26-04-2018 11:59	14.1905	ETH	Processing

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GNO	999.99000000
BCH	998.00000000
CVC	1000.00000000
DASH	999.99000000
DCR	1000.00000000
DNT	997.00000000
ANT	996.96000000
REP	1000.00000000
BAT	1000.00000000
BQT	402.97110400

MY TRADE HISTORY

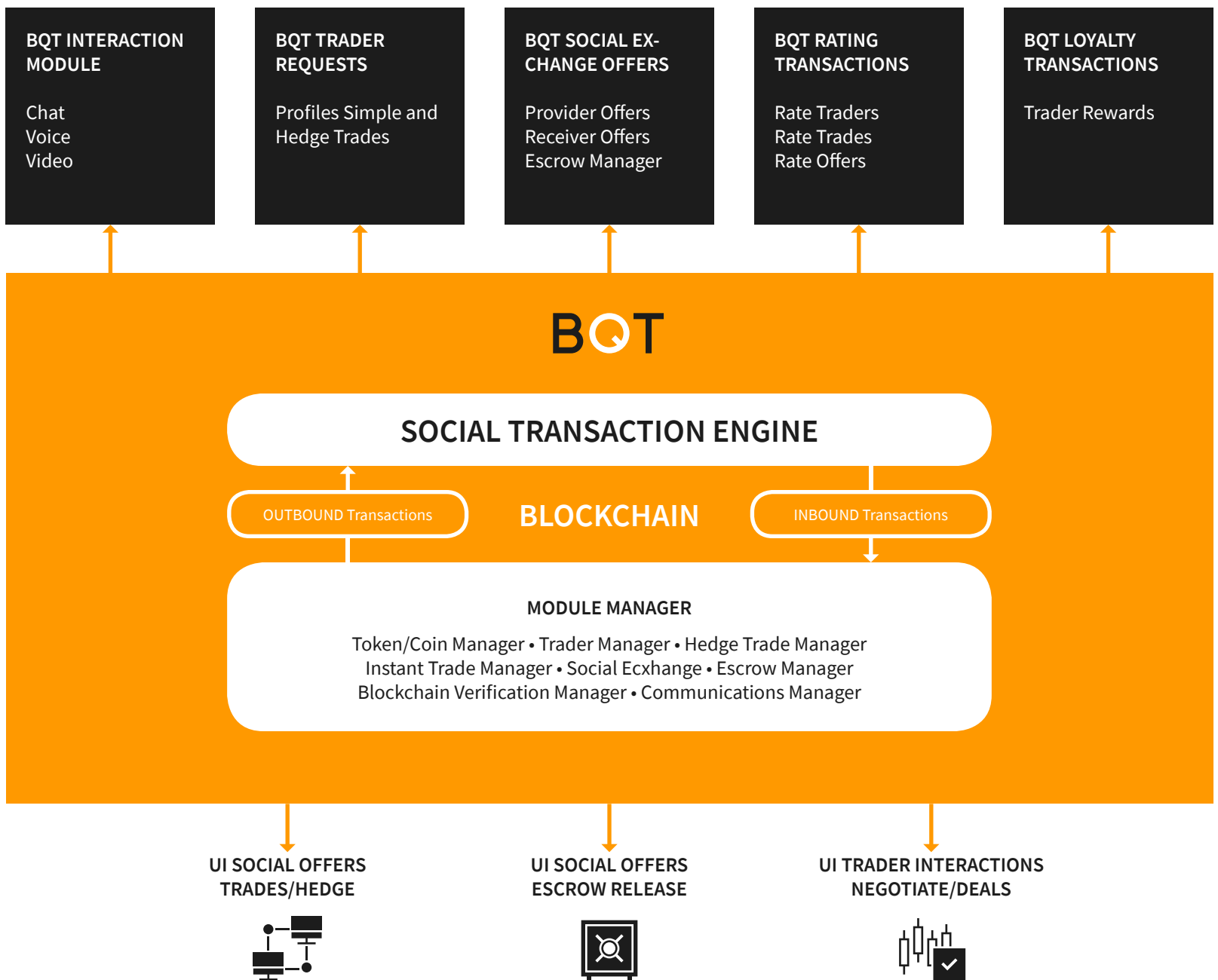
Date and Time	Type	Trade Pair	Order Type	Amount	Price	Fee	Total	Status
2018-05-07 11:26:06	Buy	ETH / BTC	active	7.00000000	0.0607	0.0004249	0.4253249	Pending
2018-05-07 11:01:52	Buy	ETH / BTC	active	1.00000000	0.0607	6.07E-5	0.0607607	Pending
2018-04-26 20:19:59	Buy	ETH / BTC	partially	1.00000000	10	0.01	10.01	Partially
2018-03-15 17:10:10	Buy	ETH / BTC	filled	1.00000000	10	0.01	10.01	Filled
2018-02-22 13:09:54	Sell	ETH / BTC	filled	0.10000000	10	0.001	0.999	Filled
2018-02-22 13:00:48	Buy	ETH / BTC	filled	0.10000000	5	0.0005	0.5005	Filled
2018-02-03 09:23:41	Buy	ETH / BTC	filled	1.00000000	0.0607	6.07E-5	0.0607607	Filled
2018-02-03 09:21:15	Sell	ETH / BTC	filled	1.00000000	10	0.01	9.99	Filled
2018-02-03 08:36:50	Buy	ETH / BTC	filled	1.00000000	20	0	20.02	Filled
2018-02-03 08:34:10	Buy	ETH / BTC	filled	1.00000000	10	0	10.01	Filled

Show entries
1
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6. BQT SYSTEM WORK-FLOW

BQT P2P Platform utilizes secure and decentralized benefits of the Blockchain delivering flexible functionality for Traders world-wide.



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Every module and database is programmed using various methods of encryption and ensures confidentiality and protection for Traders. 2FA configuration is a required setting for every Trader Profile.

7. BQT INITIAL COIN OFFERING (ICO)

BQT is launching its Initial Coin Offering (ICO) campaign in July, 2018 issuing 800,000,000 ERC20 tokens (BQTX). 300,000,000 tokens were minted at the end of an ICO.

BQT would charge 1% transaction fee for the instant trades and 3% escrow fee for Hedge Trades. All fees are payable ONLY with BQTX tokens to ensure the liquidity and utilization for the tokens. In addition, the BQTX tokens can be used as escrow collateral for some trades or added as additional collateral.

A. BQTX-TOKEN STRUCTURE

500,000,000 BQTX TOKENS *

* Allocated for ICO and Private Sale. Company will burn unsold tokens and use 30% of its exchange fees on buy-back program to quarterly acquire BQTX tokens from listed exchanges and utilize those re-purchased tokens solely on affiliate and marketing efforts.

I. FOR MEMBERS

Using the potential of the BQT community, its users will get quick access to tools and cryptocurrency to assist with their daily needs. They will have the ability to borrow, lend, save and pay for goods and services protected by Blockchain security.

In addition, access to the marketplace will let its members purchase products and services posted by its affiliates and other members.

During the pre-boarding/pre-ICO period, every crowd investor will be granted BQTX tokens for sharing this opportunity with their friends on social media.

II. FOR PARTNERS/BQTX-COIN HOLDERS

BQT ICO will be traded on the Ethereum Blockchain Platform and will bring dedicated partners sharing distributed digital assets via its cryptocurrency instead of the burden of an expensive traditional IPO. BQT APIs will be available for its community of entrepreneurs, startups and other businesses to sell their products and services using its technology to stimulate the growing crypto-economy even further.

The Ethereum Blockchain API makes it effortless for anyone to quickly adapt their services and to reach a tremendous untapped audience of the BQT community and beyond.

III. BONUSES

BQTX tokens will be distributed based on the whitelisting-priority model. The ICO whitelisting process will start after the private institutional sale.

PRE-ICO: BQTX tokens will be distributed based on the whitelisting-priority model. The pre-ICO whitelisting process will take 2 weeks after which Tokens will be offered for sale during 1 Day of Pre-ICO sale to registered individuals/entities which were approved during the whitelisting process.

ICO: BQTX tokens will be distributed based on the whitelisting-priority model. The ICO whitelisting process will take 6-8 weeks after which Tokens will be offered for sale during 1-3 Days of ICO sale to registered individuals/entities which were approved during the whitelisting process.

Bonuses will be awarded based on the day of the whitelisting registration, total tokens sold and amount of investment. Here are the terms of the ICO bonus structure:

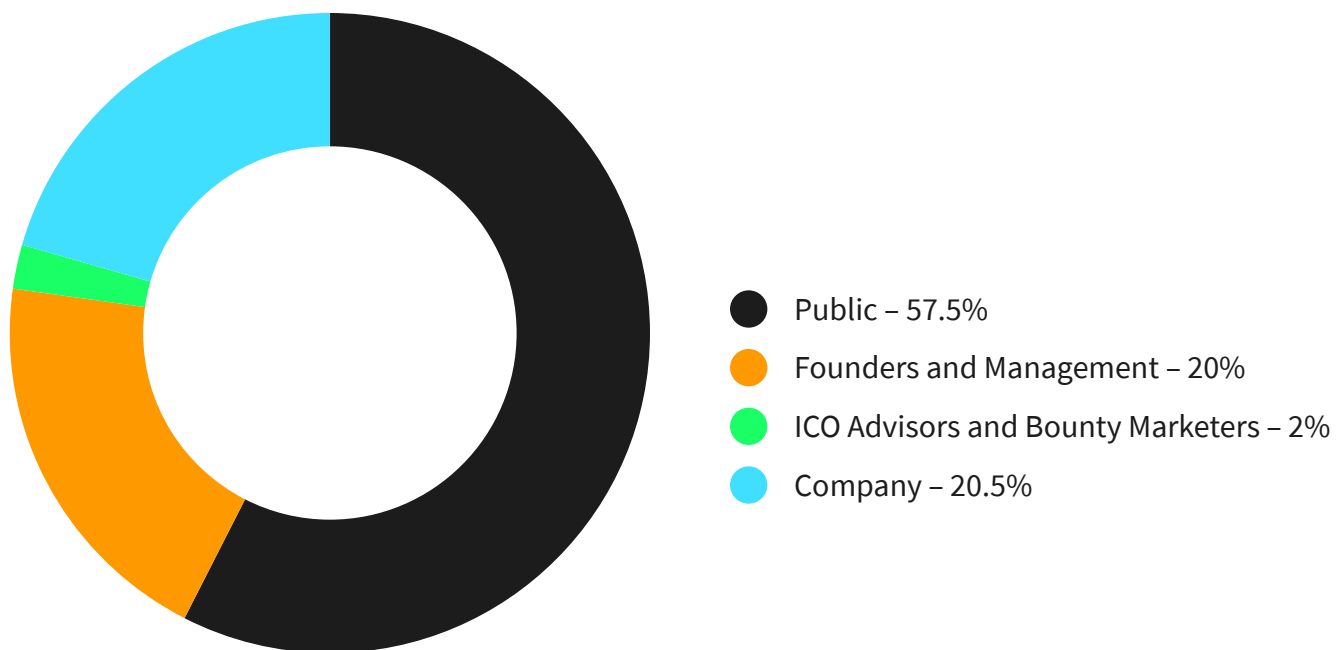
	TOKENS	BONUSES
Pre-ICO	10,000,000	40% + volume bonus
ICO	100,000,000	Tokens sold bonus, Time of crowdsale bonus, Volume bonus

TOKENS SOLD BONUS (ICO)	TIME OF CROWDSALE BONUS (ICO)	VOLUME BONUS (PRE-ICO & ICO)
Less than 10MM Tokens – 30%	20 Days – 10%	1,000–5,000 Tokens – 5%
10MM–20MM Tokens – 25%	21–40 Days – 8%	5,001–10,000 Tokens – 7.5%
20MM–30MM Tokens – 20%	41–60 Days – 6%	10,001–15,000 Tokens – 10%
30MM–40MM Tokens – 15%	61–80 Days – 4%	15,001–20,000 Tokens – 12.5%
40MM–50MM Tokens – 10%	80+ Days – 2%	20,001+ Tokens – 15%
50MM+ Tokens – 5%		

B. TOKEN DISTRIBUTION

Due to the high utilization expectations and the need for expansion capital, the Company will freeze the majority of the tokens and only release up to 10% per year if necessary for company expansion, Marketing and Loyalty Programs to maintain token liquidity.

BQTX TOKEN DISTRIBUTION POST-ICO (EXCLUDING FROZEN TOKENS)

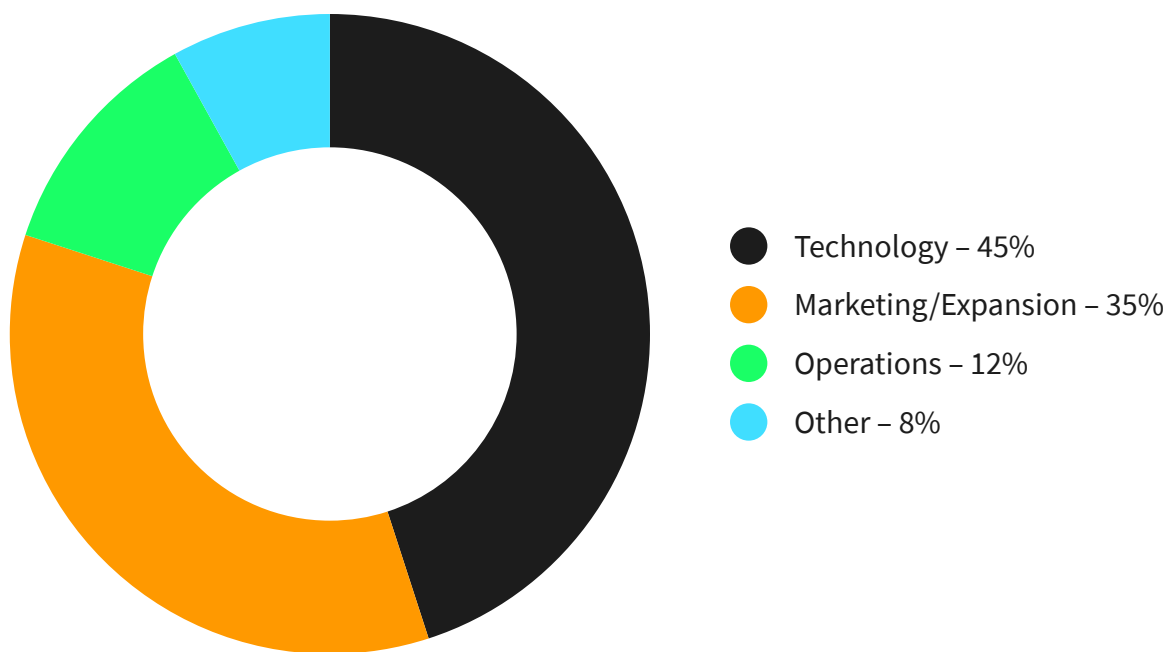


Company Management and Founders will reserve 20% of the tokens with 3 years-time based lock-up provisions.

The Company will reserve 28% of tokens only if there is a need for additional expansion capital during the first year of operation. Those unused tokens will be frozen otherwise. 2% of Tokens will be allocated for Advisors and Bounty programs.

C. FUNDS ALLOCATION

Most proceeds from the sale will be allocated for Marketing and Expansion purposes and 20% of proceeds will be allocated to complete the testing and release of Beta and future versions of BQT technology. All ICO Crowdsale investors will receive first invitations to the Closed Beta release prior to the Beta market release.



8. ROADMAP

MAR 17	MAY 17	JUN 17	JUL 17
Market Research	Feasibility Study	Prototype Design	Development Environment Setup Start Implementing Existing System Modules into Blockchain Environment
AUG 17	SEP 17	OCT 17	NOV 17
Start P2P BQT Exchange Development	Phase I: Module Testing and Q/A	Finish P2P BQT Exchange Development	Start Mobile Application Development Start Phase II: Project Development
AUG 18	SEP 18	DEC 18	JAN 19
Finish Phase II: Project Development Start Phase III: Project Development PRE-ICO / White-Listing	Start ICO / White-Listing BQT Hedge Exchange Closed Beta Release	Finish Phase III: Project Development	BQT System Testing Q/A
FEB 19	MAR 19	APR 19	JUN 19
Exchange Listing Initiative	Finish ICO / White-Listing BQT Hedge Exchange Closed Beta Enhancements and System development	BQT Hedge Exchange Beta Release Start EMEA Marketing Expansion Campaign	BQT Hedge Exchange v. 2.0 Release
AUG 19	SEP-DEC 19	JAN-MAY 20	
Finish EMEA Marketing Expansion Campaign	APAC Marketing Expansion Campaign	North America / Iberia / Latin America Marketing Expansion Campaign	

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4. BQTX tokens are not regarded as securities in any jurisdiction.
5. BQTX token is classified as a utility token.
6. Viewer is warned to study and analyze the main components of blockchain technology and learn about the blockchain operation structure, wallets and the importance of protecting private keys.
7. Viewer is warned that any technology, including blockchain based systems, is never completely protected from various hacking attacks.
8. Viewer is warned of the risks in the crypto industry and potential to incur significant losses.
9. Viewer is warned that this white paper or any other material presented by BQT is not created as a promise to make any profits.
10. Every crowdfunding BQT investor will be required to go through extensive white-listing requirements.

11. Citizens or residents of the United States of America, Singapore, and China will not be approved to participate in BQT crowdfunding.
12. No geographic restrictions are applied for bounty and marketing referral programs.

11. REFERENCES

1. Coin Market Cap, “Cryptocurrency Market Capitalizations” from <https://coinmarketcap.com/charts/> accessed on March 31, 2018
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