

# Nimfamoney

## ICO Whitepaper

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Nimfamoney

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Nimfamoney — the world's first 100% decentralized  
cryptocurrency lending platform for token purchase on  
exchanges and ICOs for maximizing your personal profit.

**(!!!) IMPORTANT NOTICE: YOU MUST FIRST READ AND AGREE WITH  
TERMS&CONDITIONS AND THE LEGAL DISCLAIMER ON PAGES 23-29.  
IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE,  
YOU SHOULD FIRST CONSULT YOUR LEGAL, FINANCIAL, TAX  
OR OTHER PROFESSIONAL ADVISOR(S).**

[www.nimfamoney.io](http://www.nimfamoney.io)

**Nimfamoney**

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## 0. Abstract

In the summer of 2017 a revolution in the blockchain sphere took place. Thousands of talented and hardworking enthusiasts all over the world started to launch their own companies based on this technology.

This was immediately followed by the second revolution: many of these newly-founded companies started to organize ICO (Initial Coin Offering), creating their own cryptocurrencies and offering them to the general public for raising funds to develop their projects.

Just imagine: a new company in a matter of (!)seconds attracts (!! )tens of millions of dollars from (!!!)tens of thousands of people from numerous countries. Isn't it a miracle that we were rewarded by 2017?

How many more blockchain companies will be launched in the coming years?

How many millions of people all over the world will use their services?

How many billions of dollars will the fastest investors earn?

Pay close attention to the fact that it is not the smartest, but the FASTEST who can WIN BIG from participating in companies' ICOs. How to do it? Buy cryptocurrencies that grow in price by 100%, 500%, 1000% within weeks and even days from as many new companies as possible.

ICO is an opportunity to get the profitability of 1000%+. We are launching Nimfamoney with the intent that you gain the maximum benefit of your investments in ICOs. We'll talk about it further. With us in a month you can earn more than others do in a year! Nobody wants to tell their grandchildren about missing such a great chance.

# 1. Why do you need to participate in Nimfamoney ICO?

Nimfamoney is the world's first cryptocurrency lending platform. Here you can borrow NIMFA tokens with a zero percent interest rate, use them to purchase tokens from other blockchain companies that come to an ICO, or directly at the exchange. You only pay for the access to an ICO and cryptocurrency markets + 10% of your profit at a closing of a position.

You don't have to sell your house, take a loan in a bank, borrow money from your friends, call your brother in the middle of the night with a request *to lend you a couple of thousands for buying tokens from the company that is starting an ICO in just an hour.*

All you need is to participate in Nimfamoney ICO, get NIMFA tokens, and after our ICO you can get a loan three times bigger than the amount of all NIMFA tokens you would get on our ICO.

This is not a joke.

Every NIMFA token that you buy on the ICO in August 2017 allows you to borrow tokens for participating in new ICOs or for trading at the exchange without verifications and denials on our part or on any third party. All of these things are available in just minutes! P.S. This procedure is 100% decentralized!

While your neighbor owns 10000 units of cryptocurrency, you will get full 30000 units and beat him because you will have three times more resources to invest, and it will be you who hits the jackpot. You have always wanted to beat this bully who has been annoying you for a long time, haven't you? :)



Participate in Nimfamoney ICO and buy NIMFA tokens in August 2017



Every NIMFA token allows you to borrow 3 NIMFA tokens for participating in new ICOs and trading on exchanges



Deposit 3.3% of the amount of the loan to receive 300% credit as the leverage and get borrowed tokens



Buy new tokens on exchanges and ICOs; pay back the loan + 10% of your profit at a closing of a position



Now you own new tokens that grow in price and that you purchased using 300% NIMFA tokens!

## 2. How does it work?

Here is a clear example that will illustrate how Nimfamoney cryptocurrency leverage works and will triple your personal profit from participating in the blockchain-companies' ICOs and trading on exchanges before 2018!

Let's say you are purchasing 1000 NIMFA tokens at an ICO (1 NIMFA = \$5), and after the ICO you can borrow 3000 NIMFA tokens for purchasing other companies' tokens at the ICOs and on exchanges.

In order to get this loan of 3000 NIMFA (1 NIMFA = \$5) you have to deposit 3.3% of the amount of the loan to get access to Nimfamoney.

For this, you are transferring 3.3% of the amount of your loan (given that the loan is 3000 NIMFA (\$15000), you should transfer \$495). This amount goes to the decentralized Nimfamoney cryptocurrency loan fund.

After transferring 3.3% of the amount of your loan you are receiving 300% of your initial funds to your Nimfamoney account. That is, if you had only \$5000 for trading at the exchange or for purchasing tokens at an ICO, with Nimfamoney loan you have \$15000 (3000 NIMFA), three times more! With a loan of 3000 NIMFA you can purchase any tokens at new ICOs or at the exchange immediately. You are paying the loan back in a period of between 1 and 30 days by transferring 100% of your borrowed cryptocurrency (with a zero percent interest rate) and 10% of your profit at a closing of a position.

*NB: All loans are provided for a period of between 1 and 30 days. This time is enough for participating in new ICOs and buying new cryptocurrency. The interest rate on the loan: 0%. You only pay a 10% commission on your actual income.*

Look how it works one more time:



You are applying for a NIMFA tokens loan of 300% of your initial NIMFA token funds purchased at the ICO



You are transferring an amount equal to 3.3% of the value of the loan; it is automatically moved to the decentralized cryptocurrency fund



You are receiving 300% tokens on credit and using them to purchase tokens of new companies at ICOs or at the exchange



You are paying back 100% of your borrowed tokens (the interest rate is 0%) and a commission of 10% on your profit at a closing of a position



You are repeating the procedure if you possess NIMFA tokens for purchasing new cryptocurrency at companies' ICOs or at the exchange

[www.nimfamoney.io](http://www.nimfamoney.io)

**Nimfamoney**

### 3. Why is this profitable for you?

Look at one more example that will ensure you that there are no traps or pitfalls here. That it is profitable for you in the first place (this is exactly what inspires us!).

Let's stick to the same figures: you get 3000 NIMFA tokens on credit (\$15000) to purchase rapidly growing other companies' tokens at the ICOs or exchanges.

Suppose, you are purchasing tokens from 3 companies starting ICOs: AAB, BBC, and CCD (they are fictitious, any resemblance is purely coincidental). Imagine that the price of each type of cryptocurrency you have bought for the borrowed tokens doubles within 10 days.

Now it turns out that with expenditures at the ICOs you invested 3000 NIMFA (\$15000), and 10 days later their cost is 6000 NIMFA (\$30000). Can you now imagine the possibilities that NIMFA token loans open to you?

The question arises: wouldn't it be easier to purchase tokens at an ICO using your own cryptocurrency instead of borrowed NIMFA tokens? Answer: if you trade at the exchange or ICO with your own cryptocurrency you will be limited in funds and your revenue will be lower.

Imagine that you found highly beneficial tokens for purchase, but you own only \$5000. And you know that their price will be doubled or more in the next 10 days. Not to miss your best opportunities, we triple your funds with a loan from Nimfamoney.



Your investments without us	Your profit with Nimfamoney
\$5000 you have for investing in cryptocurrency	\$5000 you have in NIMFA tokens on your balance
—	<b>You are borrowing NIMFA tokens valued at \$15000 paying 3.3% of the amount of the loan (\$495) to take it</b>
You are purchasing 3 new tokens at an ICO/exchange with your \$5000	You are purchasing 3 new tokens at an ICO/exchange with borrowed NIMFA tokens valued at \$15000
The 3 new cryptocurrencies increase in value by 100% in 10 days: \$5000 >>> \$10000	The 3 new cryptocurrencies increase in value by 100% in 10 days: \$15000 >>> \$30000
—	<b>You are paying back NIMFA tokens valued at \$15000 + 10% of your profit (\$15000 – \$1500 commission = \$13500)</b>
Your profit for 10 days is <b>\$5000</b>	With already paid \$495 entrance fee your net income for 10 days is <b>\$13005</b>
—	<b>\$13005 – \$5000 = \$8005 Your additional profit: <u>\$8005</u></b>

## 4. Where are these funds for cryptocurrency lending from?

Starting the ICO, 100% of all NIMFA tokens will be distributed this way:

10% gets a project development team;

20% are sold on the ICO;

5% are a reward (bounty) for those who participate in the referral program;

5% are a reserve fund, out of which commissions are paid: gas;

60% are for collecting funds for future cryptocurrency lending.

Let's make simple calculations with you. Let's suppose that the sales of 20% NIMFA tokens at the ICO are \$100,000,000.

So 60% of NIMFA tokens = \$300,000,000 (1 NIMFA = \$5) are available for cryptocurrency lending for those who purchased NIMFA tokens at the ICO. The total amount of the loan fund is 300% of the sales of tokens at the ICO. That is what will let you get loans 3 times exceeding the cost of NIMFA tokens that were purchased by you at the ICO.

*«Are there any guarantees that you won't steal 60% of the funds from which the loan fund consists of»? That is a fair question.*

During the ICO 60% of all NIMFA tokens are transferred to the 100% decentralized cryptocurrency loan fund. After the ICO is finished these funds remain in the 100% decentralized cryptocurrency loan fund that is protected from withdrawals by Nimfamoney team. That's the way we protect you and ourselves... from ourselves making the cryptocurrency loan fund 100% decentralized and not depending on a narrow circle of persons.

## The distribution of 100% NIMFA tokens:

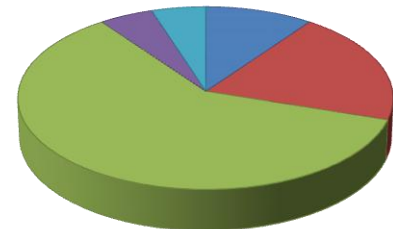
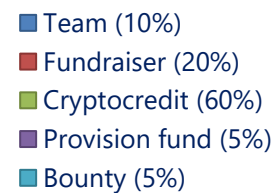
**10%** — Team (current and future) (**Team**).

**20%** — NIMFA token buyers at the ICO (**Fundraiser**).

**60%** — Credit funds in NIMFA tokens (the decentralized cryptocurrency loan fund) (**Cryptocredit**).

**5%** — Reserve fund of paying all commissions (gas) for the borrowers (saving cryptocurrency) (**Provision fund**).

**5%** — A reward for partners: **further details on page 19 (Bounty)**.



## The distribution of 100% attracted funds on ICO:

**55%** — Development of the cryptocurrency lending platform (**Software development**).

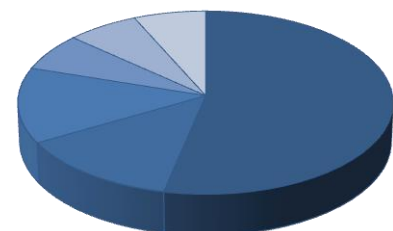
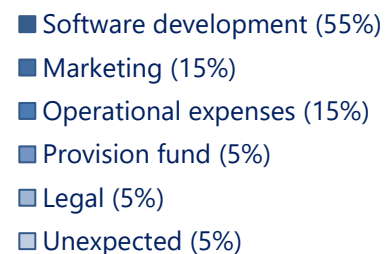
**15%** — Marketing (**Marketing**).

**15%** — Operational expenses on managing the platform (**Operational expenses**).

**5%** — A reserve fund of paying all commissions (gas) while developing and maintaining the platform (**Provision fund**).

**5%** — Expenses on legal services and supporting cryptolending transactions (**Legal**).

**5%** — Unexpected expenses (**Unexpected**).



## 5. Six reasons for you to benefit from our ICO



### **100% confidential**

NIMFA token lending procedure without personal data collection



### **No verifications and denials,**

100% automated cryptocurrency lending with a zero % interest rate (only 10% commission on profit)



### **Receive up to 260%\* of additional income**

from each investment made with borrowed NIMFA tokens



**Decentralized and automatically replenished**  
cryptocurrency loan fund is without control by one organization



### **Triple profit for you:**

each NIMFA token bought on the ICO allows you to borrow 3 tokens



### **2.5%\* bonus in NIMFA tokens**

from all NIMFA token purchases made on the ICO by the persons you invite for participating on ICO

## 6. Why will NIMFA token be growing in price?

Suppose that the value of 20 000 000 issued at the ICO NIMFA tokens is \$100 000 000. After obtaining a NIMFA token loan valued at, let's say, 30000 NIMFA you should pay back the same 30000 NIMFA (0% interest rate).

100% of the loan principal (30000 NIMFA, 1 NIMFA = \$5) + 3.3% of the amount of the loan (\$495) paid in the beginning are automatically transferred to the 100% decentralized cryptocurrency loan fund. This means that the overall available amount of the fund increases with each repayment, increasing each NIMFA token value proportionally.

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Given that the current value of 20 000 000 NIMFA tokens that are in circulation is \$100 000 000, in one year with the same amount of 20 000 000 NIMFA tokens in circulation and growing caused by constant payments to the fund, its value can reach \$1 000 000 000, or even \$10 000 000 000 depending on number of loans.

This is why cryptocurrency loan fund value will be increasing exponentially. And 10000 NIMFA tokens allowing you to borrow 30000 NIMFA tokens valued at \$15000 in September 2017 in a matter of one year can turn into the same 30000 tokens, but valued at \$150000, readily accessible for a loan for their holder.

The beauty of the whole scheme is that it is 100% decentralized. No single state, or bank, or elite circle of people can govern these NIMFA tokens accessible for lending, which provides utmost transparency and honesty... That's what we all have been looking forward to since Babylon.

## 7. Timeline of Nimfamoney project (Roadmap I)

### **July 2016:**

The idea of creating decentralized platform for cryptocurrency lending incorporating blockchain technology.

### **August to December 2016:**

Cryptocurrency exchange analysis and consultations with the experts.

### **January to March 2017:**

Interaction with potential borrowers for feedback and formulation of value propositions.

### **April to May 2017:**

Attracting the first potential borrowers into participation.

### **June to July 2017:**

Meetings with the borrowers to get a better understanding of their needs and streamlining the decentralized cryptocurrency lending platform.

### **August 2017:**

Conducting the ICO campaign and issuing NIMFA tokens for the launch of the first cryptocurrency lending platform to help the investors in purchasing profitable tokens and getting maximum benefit.

## 8. Nimfamoney project development plan (Roadmap II)

### **September to December 2017:**

**Listing NIMFA on exchanges.** Issuing 10,000 NIMFA cryptocurrency loans.

### **January to February 2018:**

Receiving feedback from the borrowers and using it to improve the cryptocurrency lending platform.

### **Spring and Summer 2018:**

Development and implementation of strategies to address reduction of uncertainty and risk management of NIMFA token exchange rate volatility for NIMFA holders and borrowers.

### **Fall to Winter 2018:**

Issuing 10,000,000 NIMFA cryptocurrency loans for 2017–2018.

### **2019 to 2020:**

Establishing NIMFA token as a core instrument for cryptocurrency lending in the global blockchain community.

### **2020 to 2080:**

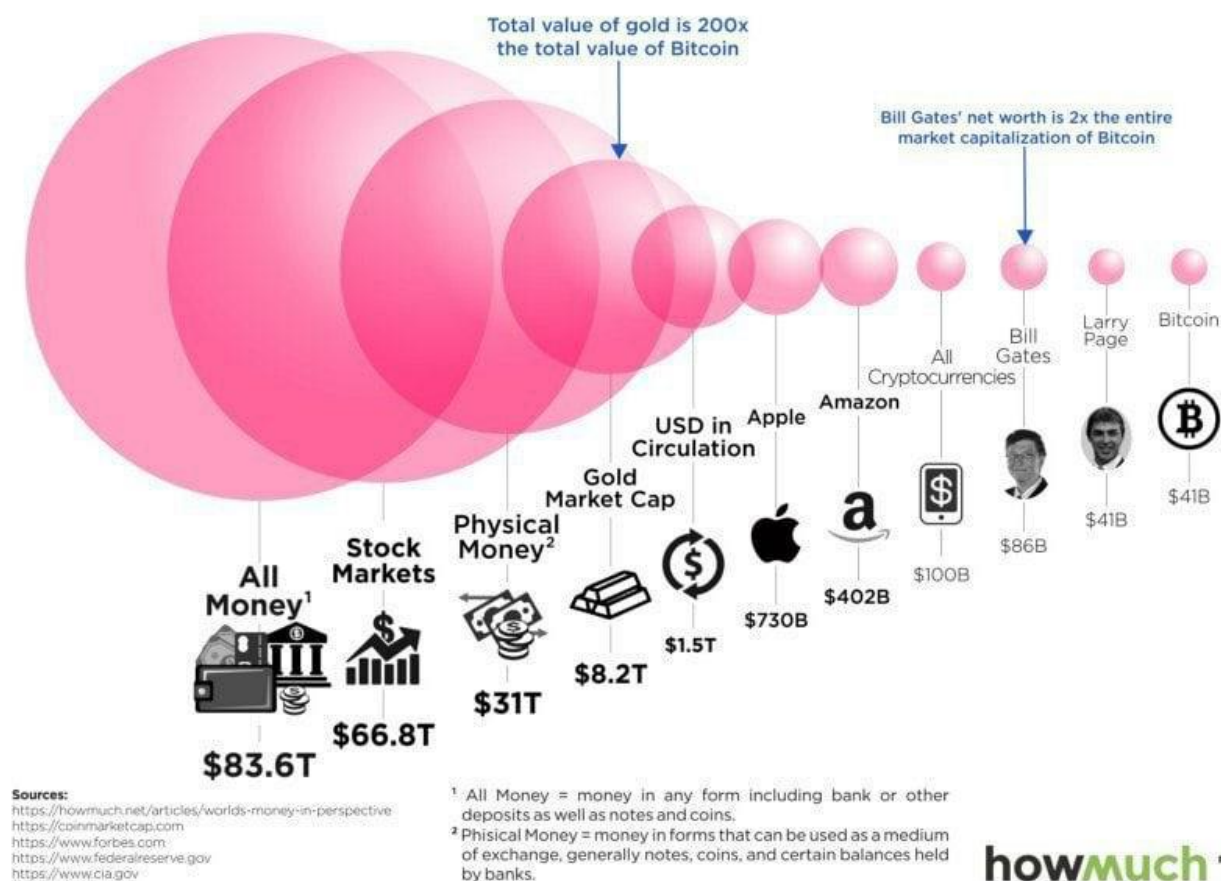
Nimfamoney on its way to singularity!

### **2080 год:**

Singularity!

## 9. NIMFA token's potential for the global community

### Putting the World's Money into Perspective



Source: <https://howmuch.net/articles/worlds-money-in-perspective>

The fact that the role of cryptocurrency will strengthen in the international community, and it will become a solid mean of payment in the years to come is already well understood by most people in the blockchain community and beyond it. Looking at the scale above the possibilities take our breath away.



Answering the question: «*What's the potential of NIMFA token for the global blockchain community, and what profit can you get from it?*» it should be noted that the cryptocurrency that we are issuing at the ICO in August 2017 integrates into a general blockchain landscape; it does not become a substitute or a complete compensation for anything within it. Accordingly, the variations in its cost and/or value correlate to the value of cryptocurrency in general and blockchain technologies

You, as a NIMFA token holder can enjoy all the advantages of what is called network effect which means that with the growth of the platform the benefit will increase for all its participants.

How will you benefit from it?

NIMFA tokens will become a universal means of cryptocurrency lending in the global blockchain community. Moving from one owner to another, community members will be exchanging the right for NIMFA tokens loans from the decentralized cryptocurrency lending fund. This means that the one who owns more NIMFA tokens has more possibilities for receiving these loans via the Nimfamoney platform.

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Along with your profits, we, in turn, are going to follow blockchain philosophy and provide maximally decentralized system, refraining from power concentration and positive impact on small number of individuals. For this, we are imposing a restriction on a number of NIMFA tokens for one person; you will find further information about this on the next page.

The overall level of the cryptocurrency lending fund will grow each month (again, more details about this are on the next page).

Here we come to the final answer to the question about the potential.

The value of each NIMFA token will be increasing over time because they are interrelated with the level of the fund. For example, today one NIMFA token allows you to borrow 3 NIMFA tokens at a rate \$5 each; and it can be 3 NIMFA tokens at \$15 each in one year.

## 10. Details about releasing NIMFA tokens at the ICO

The total number of NIMFA tokens placed at the ICO in August 2017 is: 20 000 000 NIMFA tokens (20% of all NIMFA tokens amount). The value of 1 NIMFA is set at the level of \$5. Thus, a common pool of NIMFA tokens placed at the ICO can have the following cost by the end of it: 20 000 000 NIMFA x \$5 = \$100 000 000.

During the ICO Nimfamoney imposes 100000 NIMFA tokens limit on 1 person. That is equal to \$500000. This step is being taken to decentralize the rights on getting loans among the holders of NIMFA tokens which are going to be purchased at the ICO in August 2017.

Thus, the maximum sum of NIMFA tokens in the amount of 100000 gives their holder the right to borrow 300000 NIMFA tokens (or \$1500000) after the ICO and if he has these 100000 tokens in NIMFA tokens at the time of request for a loan.

The total amount of token sales by the end of the ICO directly correlates to the size of the cryptocurrency lending fund. And if 20% of all NIMFA tokens traded at the ICO in the amount of 20 000 000 NIMFA tokens: \$100 000 000 are sold so the total fund can be \$300 000 000 which will be available for cryptocurrency lending for those who bought NIMFA tokens at the ICO.

The final amount of the lending fund will be 300% of all sales of tokens at the ICO whether 20 000 000 NIMFA tokens will be sold or not during the ICO.

This is exactly what will let you get loans 3 times exceeding the cost of the tokens bought at the ICO.

## 11. Rewards for partners and for the global community

Nimfamoney declares the 17<sup>th</sup> of July 2017 to the 29<sup>th</sup> of August 2017 as the time for attracting potential partners and members of the blockchain community for promoting NIMFA token ICO following by bounty payments for everyone who in fact helps sell NIMFA tokens.

Nimfamoney has a trilateral referral bounty-payment system including: 1) Nimfamoney; 2) partners; 3) persons involved in NIMFA token purchasing at the ICO by the partners. To receive free NIMFA tokens we offer you to tell everyone who you think would be interested in about Nimfamoney ICO: you can get bonus NIMFA tokens when your friends purchase NIMFA tokens.

Once you register on **[www.nimfamoney.io](http://www.nimfamoney.io)**, you will receive a unique referral link to invite your friends for NIMFA tokens. Every visitor who goes through your referral link and registers on **[www.nimfamoney.io](http://www.nimfamoney.io)** will be affiliated as your referral potential partner with his account information linked to you.

You can invite your partners using your referral link even before the ICO starts. NIMFA token purchases and bonus evaluation are calculated only for the purchases made during the ICO.

When one or several of your partners (their number is unlimited) go through your referral link, register on **[www.nimfamoney.io](http://www.nimfamoney.io)**, and in fact purchase NIMFA tokens at the ICO, each of you (both you and your referral partner) will receive 2.5% of the NIMFA token purchase amount. The amount of bonus NIMFA tokens allocated to the bounty is limited to 5 000 000 (5% of total NIMFA tokens amount); they will be paid to you and your partners within 30 days after the ICO.



Register on **[www.nimfamoney.io](http://www.nimfamoney.io)** and get a personal referral link



Send your referral link to the unlimited number of your friends whose registration will be linked to your account



The partners that you invite purchase NIMFA tokens during the official period of the ICO



You receive 2.5% of the total NIMFA token purchase amount made by all your referral partners at the ICO



Your referral partners will also receive 2.5% of their NIMFA token purchases as a bonus

## 12. Nimfamoney team



Max Tarasenko  
Nimfamoney Founder & CEO  
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[maxnimfa@protonmail.ch](mailto:maxnimfa@protonmail.ch)

Max Tarasenko is an experienced entrepreneur who has founded a number of companies in Russia and Europe (Czech Republic). Max also worked in Allianz: world's largest insurance company.

<https://www.linkedin.com/in/maxtar>  
<https://www.facebook.com/imaxtar>



Dan Suvorov  
CTO (Chief Technology Officer)  
[dan@nimfamoney.io](mailto:dan@nimfamoney.io)

Dan Suvorov is an experienced full-stack developer with more than 5 years of programming with PHP, Java, Node.JS, JS(JQuery). And of course CSS and HTML.

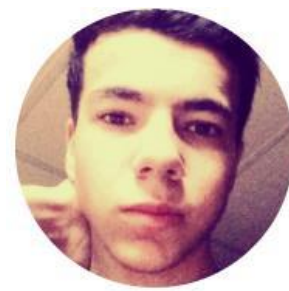
<https://www.facebook.com/dsuvorov>



Vlad Pezhemskii  
Lead blockchain-developer  
[vlad@nimfamoney.io](mailto:vlad@nimfamoney.io)

Vlad is a Solidity-expert. With 11+ years in coding he used PHP in most of his projects. Vlad builds Nimfamoney's smart contracts.

<https://www.facebook.com/vlad.pezhemsky>



Alex Kharchevnikov  
CMO (Chief Marketing Officer)  
[alex@nimfamoney.io](mailto:alex@nimfamoney.io)

Alex is an experienced digital marketer with deep expertise in viral marketing. Alex attracts new users to Nimfamoney platform.

<https://www.facebook.com/AlexanderNimfamoney>

## 13. Financial model

How is the income from the loans on Nimfamoney cryptocurrency lending platform distributed? As stated above, the cost of a loan: 0% for a period of between 1 and 30 days (this is an interest-free loan).

To get a loan in NIMFA tokens deposit 3.3% of the desired amount of the loan to get access to the platform. This sum automatically gets to the cryptocurrency loan fund for further loans for NIMFA token holders. For example: \$15000 (the principal amount of a loan) + \$495 (3,3% paid for the access) are sent to Nimfamoney cryptocurrency loan fund.

When you get a loan to purchase new tokens at ICOs or at the exchange, and you generate an income over 100% of the amount of the loan while using borrowed funds, you pay a 10% commission on your actual income. For example, borrowing \$15000 and earning \$30000 in 10 days, you pay back a loan (\$15000) and 10% commission on your actual income (\$15000 - \$1500 = \$13500).

**Nimfamoney platform DOESN'T PROVIDE a dividend model. NIMFA token holders DON'T SHARE THE PROFITS RECEIVED as a commission on the income from borrowed funds.**

Relating NIMFA token to this simple function — a function of cryptocurrency lending — we consciously put limitations on the creating blockchain architecture and protect NIMFA token holders from ambiguity about what for they own these tokens, use them and what value they have purchasing them further at cryptocurrency exchanges.

NIMFA token can become a universal lending instrument in the global cryptocurrency ecosystem, empowering people and blockchain-organizations to get loans in NIMFA tokens.

## 14. Terms & conditions.

### Legal disclaimer.

The NIMFA tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the NIMFA tokens (the "Distributor") to purchase any NIMFA tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the NIMFA tokens and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper. Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of NIMFA tokens (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the "T&Cs") of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

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You are not eligible and you are not to purchase any NIMFA tokens in the Nimfamoney Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. 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 Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

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**You are not eligible to purchase any NIMFA tokens in the Nimfamoney Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore.** No regulatory authority has examined or approved of any of the information set out in this Whitepaper. 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 Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

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(a) you agree and acknowledge that the NIMFA tokens do not constitute securities in any form in any jurisdiction;

(b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities 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 on the basis of this Whitepaper;

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(d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the Nimfamoney Initial Token Sale, or future trading of the NIMFA tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Nimfamoney and/or the Distributor, the NIMFA tokens and the Nimfamoney Initial Token Sale;

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- (f) you agree and acknowledge that in the case where you wish to purchase any NIMFA tokens, the NIMFA tokens are not to be construed, interpreted, classified or treated as:
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  - (ii) debentures, stocks or shares issued by any person or entity (whether Nimfamoney and/or the Distributor)
  - (i) rights, options or derivatives in respect of such debentures, stocks or shares;
  - (ii) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - (iii) units in a collective investment scheme;
  - (iv) units in a business trust;
  - (v) derivatives of units in a business trust; or
  - (vi) any other security or class of securities.
- (g) you are fully aware of and understand that you are not eligible to purchase any NIMFA tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore;
- (h) 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 token storage mechanisms, blockchain technology and smart contract technology;
- (i) you are fully aware and understand that in the case where you wish to purchase any NIMFA tokens, there are risks associated with Nimfamoney and the Distributor and their respective business and operations, the NIMFA tokens and the Nimfamoney Initial Token Sale;
- (j) you agree and acknowledge that neither Nimfamoney nor the Distributor is liable for any 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 Whitepaper or any part thereof by you; and
- (k) 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 Whitepaper or such part thereof (as the case may be).

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- 1) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Nimfamoney and/or the Distributor conducts its respective businesses and operations;
- 2) the risk that Nimfamoney and/or the Distributor may be unable or execute or implement their respective business strategies and future plans;
- 3) changes in the anticipated growth strategies and expected internal growth of Nimfamoney and/or the Distributor;
- 4) changes in the availability and fees payable to Nimfamoney and/or the Distributor in connection with their respective businesses and operations;
- 5) changes in the availability and salaries of employees who are required by Nimfamoney and/or the Distributor to operate their respective businesses and operations;
- 6) changes in preferences of customers of Nimfamoney and/or the Distributor;

- 7) changes in competitive conditions under which Nimfamoney and/or the Distributor operate, and the ability of Nimfamoney and/or the Distributor to compete under such conditions;
- 8) changes in the future capital needs of Nimfamoney and/or the Distributor and the availability of financing and capital to fund such needs;
- 9) war or acts of international or domestic terrorism;
- 10) occurrences of catastrophic events and natural disasters that affect the businesses and/or operations of Nimfamoney and/or the Distributor;
- 11) other factors beyond the control of Nimfamoney and/or the Distributor; and
- 12) any risk and uncertainties associated with Nimfamoney and/or the Distributor and their businesses and operations, the NIMFA tokens and the Nimfamoney Initial Token Sale.

All forward-looking statements made by or attributable to Nimfamoney and/or the Distributor or persons acting on behalf of Nimfamoney and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of Nimfamoney and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper. Neither Nimfamoney, the Distributor nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Nimfamoney and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of Nimfamoney and/or the Distributor may differ materially from those anticipated in these forward-looking statements.

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