

BLOCKCHAIN BANKING APP

All kinds of financial assets and services right in your pocket.



| | |
|---|--------------|
| Intro | 2-4 |
| Executive Summary | 5-11 |
| Vision and Mission | 5 |
| Problems and Solutions | 6-10 |
| Dedication to Security and Safety | 11 |
| Zima Bank Ecosystem | 12-19 |
| Banking and Accounts | 12-15 |
| Payment Cards and Crypto Wallets | 15-16 |
| Crypto Exchange and Margin Trading Platform | 16-18 |
| Investment Platform: Initial Public Offerings, Initial Coin Offerings | 18-19 |
| Crypto Backed Loans | 19 |
| Roadmap | 20-21 |
| Team | 22 |
| Zima Token | 23-25 |
| Tokenomics | 24-25 |
| Utility | 25 |
| Conclusion | 26 |
| Partners | 28 |
| Disclaimers | 29-31 |
| Contacts | 32 |

We live in an age of global and rapid change. Exponential growth in information technology has set a new pace of change in human reality - profound changes in activities, lifestyles and ways of thinking.

All these processes have naturally led to the evolution of the entire financial system and the emergence of a new type of digital assets. Cryptocurrencies have firmly entered the list of the most advanced digital payment instruments. Within just a few years, this type of asset has gone from a narrowly focused tool of enthusiasts to a widely used financial stream around the world. The prospects for cryptocurrencies are endless, and the scale of those prospects is staggering. Many success stories, such as Dogecoin, confirm this.

Although the transition from cryptocurrency as a tool of enthusiasts and early adopters to mass adoption has already taken place, we are convinced that the potential is far from being used and the most interesting developments lie ahead. The list of blockchain use cases is constantly expanding, with the latest innovations being Decentralized Finance (DeFi), Non-fungible tokens (NFT), Internet of Things, and much more. We are confident that in the current fast-evolving world of global finance, the world needs a payment medium that is as flexible as possible. Cryptocurrencies and blockchain have created many success stories in recent years. All this determines the limitless applicability of our solution.

"Imagine a bank combining the world of traditional finance and the fast-growing world of modern digital cryptocurrencies, all in the palm of your hand, on your phone screen. We are building a new reality of digital finance." - says ZimaBank CEO

Zima Bank will not just unite the two worlds - the world of cryptocurrencies and traditional finance - but will allow maximum flexibility in using a wide range of payment and investment instruments.

”” *Your Blockchain-oriented crypto bank right in the pocket*

We're going to offer

For blockchain businesses as well as private users

Conventional banking and traditional checking accounts, as well as brokerage with access to traditional financial and stock markets. Payment cards linked to your own fiat and crypto wallets.

For traders and investors

Cryptocurrency exchange and trading platform, plus our unique service - early-stage participation in Pre-IPOs and IPOs, by buying tokenized stakes.

For all crypto-users

A comprehensive set of tools to manage your crypto finances: crypto wallets, crypto-backed loans.

Our project includes the following components:

- ✔ Corporate and individual bank accounts
- ✔ Banking, payment cards and payment processing
- ✔ Debit cards and cryptocurrency wallets
- ✔ Multicurrency crypto exchange and trading platform
- ✔ Investment Platform: Participation in Initial Public Offerings (Pre-IPO, IPO) and Initial Coin Offerings (IEO/IDO)

Our strong points

- ✔ European business presence
- ✔ Cryptocurrency license
- ✔ Services unique to the market, such as tokenization of participation in Initial Public Offerings (Pre-IPO/IPO)
- ✔ Partner support
- ✔ Relevant and scalable niche
- ✔ Well-known industry advisors



We at ZimaBank are confident that the new digital finance needs a new and flexible payment medium.

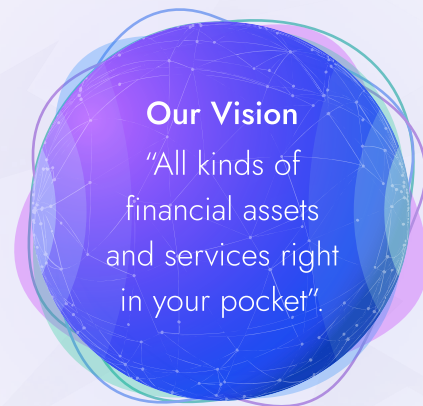
Our main steps along the way:

- ✔ Integration of conventional finance and cryptocurrencies on a single platform.
- ✔ Payment card issuance
- ✔ Trading platform providing access to 25,000+ instruments: cryptocurrencies, stocks, Forex, commodities, metals, etc.
- ✔ Investment platform for access to Initial Public Offerings (Pre-IPO/IPO), Decentralised Finance (DeFi), Centralised and Decentralised Exchange Offerings (IEO/IDO).
- ✔ A unified application with a simple and straightforward interface, providing access to all elements of the ecosystem.

Our mission

Our current mission is to combine the world of traditional finance and the world of blockchain together, making it as accessible as possible to a wide range of corporate and private users. ZIMA BANK digital ecosystem powered by ZIMA tokens will allow everyone to be able to convert any classic payment instruments into cryptocurrencies and back, as well as provide

access to investments in digital and traditional finance. Any of our users will be able to manage their assets with a transparent cost structure, as well as receive cashback and bonuses through an efficient token economy structure. In this way, the ZIMA BANK app will serve as a one-stop solution that ensures that all users' funds are stored in a safe and secure platform. The ZIMA BANK team firmly believes that the fusion of an innovative technology company with blockchain will ensure a steady growth in the value of ZIMA tokens in the near future.





Problematics and Solutions

→ Problem: Increasing blockchain regulation

The cryptocurrency market is naturally moving toward more and more strict regulation. Competent authorities are trying to prevent uncontrolled movement of funds. Neither the laws nor lawmakers were prepared for this rapid development of the cryptocurrency industry. In their desire to keep financial flows under control, they often put businesses in a very difficult situation. Sometimes this leads to the shutdown of these projects and even to their closure.

On the one hand, the existence of rules would allow all market participants to work more confidently and calmly, as interaction in the legal field undoubtedly reduces possible risks. On the other hand, the lack of adequate and up-to-date definitions and laws in most global jurisdictions leads to complicated legal schemes and approvals.

The amount of money involved in blockchain projects is attracting close attention from regulators in many countries. Last but not least is the number of scam projects whose main purpose was to raise funds and defraud investors without fulfilling their obligations.

Interference from regulators has caused the methods used by blockchain projects to stop working. With unformed legislation and ambiguous definitions, the business operation of cryptocurrency projects has largely become a rather risky undertaking. Some projects have closed under the threat of real prosecution by regulators. Some countries have even banned transactions in cryptocurrencies, or introduced strict rules for such procedures, pushing them beyond the boundaries of what is possible for many projects.

The lack of clear regulation is one of the most pressing problems of the cryptocurrency market today. Legislative bodies of most countries in an attempt to establish order cannot come to a consensus and fully determine the status of cryptocurrencies and tokens in general. The activity of regulatory bodies in recent years continues to increase, and it is not always possible to meet the requirements of a particular law. We can observe a situation when under the pressure of regulators even existing projects are forced to seek shelter in new countries and change their own jurisdictions in order to avoid prosecution.



→ Solution

During the creation phase of the project, our priority legal goals were:

- ✓ Formation of an open and legalized business structure;
- ✓ Correct positioning in relation to the regulatory authorities;
- ✓ Minimization of legal risks;
- ✓ Transparent and trusting relationships with partners.

Therefore, the main project of ZimaBank is initially created in the area of European jurisdiction, taking into account the existing regulation, to ensure unimpeded access to traditional financial and investment markets.

And we are also creating several subsidiaries that will have independent registration in other jurisdictions to provide the functionality our users need.

Even though many of the rules of cryptocurrency law have yet to be determined, we believe that the future is in the global regulated market. And we want to be among those who will operate under the established law.

→ Problem: The complicated relationship between the banking and cryptocurrency sectors

The emergence of cryptocurrencies has only reinforced trends that have been observed in the banking sector for several years. And while the cryptocurrency market is experiencing the natural illnesses of its formation, the traditional banking sector is beginning to show the problems that have accumulated and intensified over time. All this leads to serious disagreements, and often open confrontation, between banks and cryptocurrency projects. Obviously, cryptocurrencies pose a great danger to the monopoly of traditional financial systems.

Payment cards

For example, payment systems Visa and MasterCard suspend service of some debit cards that support cryptocurrencies. The reason for this is officially cited as



non-compliance with the terms of membership in the financial system. As a result, many issuers have actually lost business. Of course, this does not stop the emergence of new solutions and providers, but the situation around the issuance of debit cards for crypto-projects is still quite complicated.

Banking services

Today, even opening a simple bank account in most cases is inaccessible for blockchain projects. Moreover, it is not uncommon for banks to freeze or close project accounts while they are operating, jeopardizing their business processes. For a traditional bank, cryptocurrency business is not always clear, and therefore, it is always seen as high-risk. Because of tightening regulations by regulators and correspondent banks, commercial banks have become more suspicious and distrustful of the cryptocurrency industry. Correspondent banks are levying huge fines for violations of the law, which only increases the reluctance of traditional banks to cooperate with crypto projects. We know the problems of the market and this gives us the opportunity to provide banking services, to follow all legislative procedures clearly and strictly, without violating the law, while meeting the needs of the cryptocurrency industry.

Regulators' pressure on banks and payment systems

Many banks have recently experienced difficulties and are forced to pay multi-million dollar fines for various violations. As recently as 3-4 years ago, the banks' handling of the dollar was not a problem. Under the adopted in the United States laws against terrorism and anti-money laundering (AML) have also tightened the requirements for KYC (Know Your Customer), internal reporting of banks and providing it to the regulatory authorities. Under these rules, electronic payment systems also pose risks and require full controls.

Based on this, the United States has tightened the rules of the game even further and has begun to control all banking operations available for analysis. It is no secret that the U.S. Treasury Department, as well as the FBI and CIA, under the pretext of tracking possible financial transactions of terrorists have wide access to the SWIFT system and monitor most transactions. Following the U.S., though to a lesser extent, European legislation has begun to tighten. Violation of the rules for working with American correspondent banks is now followed by very harsh penalties.



For instance, over the past 5 years almost all Latvian banks have had problems. Such banks as Rietumu Banka incurred multimillion losses, and some, such as Aizkraukles Banka, closed altogether. Several show trials were held. Rietumu Banka was fined \$80 million by the French court. Baltikums Bank, later renamed to Blue Orange Bank, survived, but it lost its correspondent accounts in the United States. Now they have to work through intermediaries in China, and the amount of commission for external transfers has increased by an order of magnitude.

The German Deutsche Bank was penalized by the U.S. Securities and Exchange Commission (SEC) for \$12 billion, but later managed to reduce the amount of the fine several times. Nevertheless, we can conclude that most banks have serious problems and are under increasing pressure from regulators. With so many internal problems, it is not surprising that banks do not want to increase their own risks by getting involved with little-understood cryptocurrency projects.

The world has become much more regulated than before. In this environment, the cryptocurrency industry is vulnerable. We understand this situation from the inside and providing banking services, we take into account all conditions of regulators. At the same time, we solve not only the needs of our own services, but also offer services for the whole cryptocurrency industry.

Solution

Having our own crypto, banking and payment license, as well as contacts with correspondent banks will allow us to avoid difficulties in interacting with banking structures, as well as to avoid creating problematic situations on the part of both correspondent banks and the cryptocurrency project.

At the moment, we have already received Zima Bank payment license in France. The next step will be to obtain all necessary additional licenses.

Problem: Difficulties in participating in Initial Public Offerings (IPO and Pre-IPO) for private investors

Access to participation in Initial Public Offerings (IPO) for private investors is currently much more difficult for a variety of reasons:



Underwriting process

IPOs of all but the smallest companies are usually offered to the public through what is known as an "underwriting syndicate," a group of underwriters who agree to buy shares from the issuer and then sell shares to investors. Only a limited number of broker-dealers are invited into the syndicate as underwriters, and some of them may not have individual investors as clients. Moreover, syndicate members themselves often do not receive equal shares of securities to sell to their clients.

Restricted allocation

Underwriters, in consultation with the company, decide on the basic terms and structure of the offering well in advance of the auction, including the percentage of shares (allocation) destined for organizations and individual investors. Most underwriters target institutional or other large investors in an IPO. Underwriters believe that institutional and high net worth investors are better positioned to buy large IPO stakes, take financial risk and hold investments for the long term.

Hot IPO

When an IPO is "hot", attractive to many investors, the demand for securities far exceeds the supply of shares. Excess demand can only be met once the IPO shares begin trading. It is not yet clear how "hot" the supply will be until the stock starts trading. Since "hot" IPOs are in high demand, underwriters usually offer these shares to their most valuable clients.

All this makes participation in the IPO an unpredictable process for private investors.

Solution

The availability of appropriate licenses, as well as contacts with a wide range of clearing counterparties and partners will allow us to provide our clients with the maximum allocation for participation in Initial Public Offerings. The cryptocurrency basis of our project will allow us to offer a unique service - tokenized IPOs.

Dedication to Security and Safety

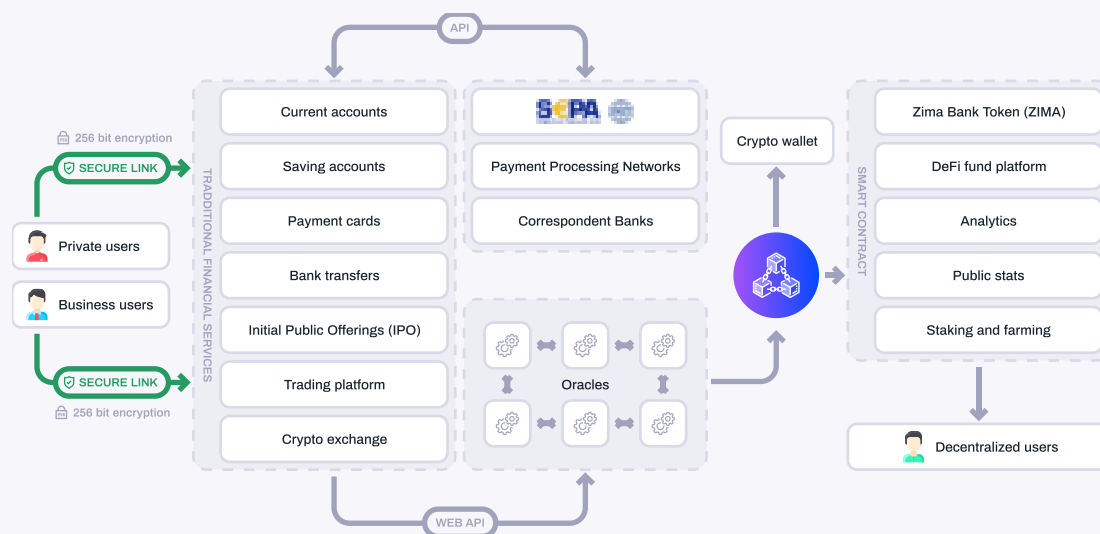
At ZimaBank we are convinced that security and reliability of the platform is the key to building trustful relationship with our users, that's why we pay maximum attention to this area. When choosing the development stack, software and hardware components of the system we use the most progressive accepted standards.

PCI/DSS standard (which stands for: Payment Card Industry / Data Security Standard) means a set of strong requirements set by the payment card industry and is created to ensure that companies which process, store or transfer payment card information maintain a strong secure environment, and uphold the highest information security and privacy protocols.



ZimaBank is your personal digital bank combining traditional finance with the world of cryptocurrencies. The project is based on a modular ecosystem. This architecture will allow us to provide the widest range of banking, trading and investment products and services and combine them in one convenient application.

"One application - all available financial and cryptocurrency products" - says CEO, ZimaBank.



Banking & Accounts

The basic objective of banking is to provide access to traditional financial services of other cryptocurrency market participants - blockchain startups and existing businesses, private individuals, crypto-enthusiasts, as well as to service all services of Zima Bank ecosystem, reduce internal operating costs and risks and, as a result, get additional profit.

This will be realized through the following functionality:

- ✔ Bank Account Opening and Servicing;
- ✔ Account servicing and payments (SWIFT, SEPA);
- ✔ Payments and accounts in national currencies;

- ✔ Fiat payment services;
- ✔ Fiat deposits for Zima Bank services;
- ✔ Depository accounts;
- ✔ Segregated accounts and OTC transactions;
- ✔ Currency exchange at market rates;
- ✔ Payment cards;
- ✔ Debit card issuance and processing/contactless payments;
- ✔ Credit Card Acquiring;
- ✔ Lending secured by cryptocurrency portfolios;
- ✔ Brokerage - stock and currency markets (Forex, Stocks).

In the process of obtaining relevant licenses and permits, we have accumulated extensive experience in problem solving and interaction with banking institutions in the United States, Switzerland, the Czech Republic, Poland, Slovenia, Luxembourg, Bulgaria and others.

We know the complexities of blockchain projects and understand the concerns and risks of banks. This allows us to offer a quality solution that meets the requirements of both parties. Our solution aims to meet the urgent need of blockchain projects and individuals for classic banking services, while meeting all the requirements of banking legislation.

In order to implement all of the above plans, we need to obtain the appropriate licenses. We have already taken the first step in this direction. Since 2020, the structure of Zima Bank, registered in France, registration number W062016650, has been functioning. This structure already has the right to conduct payment activities and open current accounts.

Account servicing and payment processing (SWIFT, SEPA)

The basic need of any project that works with fiat currencies is payment processing. Our choice of an advanced European regulator will allow you to organize the process with maximum efficiency. Having our own experience and understanding of internal processes will enable us to effectively build relationships with clients, advise and help avoid possible risks.

Connection to SWIFT and SEPA systems will be arranged to provide full banking service. At the stage of approval procedure our correspondent banks with which we already have agreements (BNP Paribas, France) will support the service.

Payments and accounts in national currencies

Focusing on the needs of the ecosystem clients, the banking service will work with national banks and correspondent banks to integrate national currencies into the project. This will make it possible to involve new monocurrency regions in the platform's activity.

Maintenance of fiat payments

Banking service will serve payments in fiat currencies, as well as their input and output. The euro will be the first currency we will start working with. Then support will be introduced for those national currencies that will be most in demand by clients. Operating within the same ecosystem will save money and speed up KYC processing, as well as save on the cost of fiat currency input-output in these services.

The uniqueness of the proposal is that third-party cryptocurrency projects will be able to use this service to access traditional financial services and markets.

Deposit accounts

Our banking service will provide custody services for clients' fiat funds, including those raised through the investment platform. This will provide additional liquidity for the ecosystem.

The banking service will not offer credit products on its own and consequently will not speculate with client assets, it will have a 100% Loan-To-Deposit Ratio. The system will be solvent at all times.

The lack of credit will also significantly reduce costs at the registration stage.

Segregated accounts and OTC-deals

Segregated accounts and OTC accounts are often used in trading in traditional financial markets for additional protection of client investments.

At Zima Bank, this approach will allow clients to trade cryptocurrencies involving fiat funds without having to actually transfer assets from accounts in the banking structure to accounts in the crypto exchange. Once within the banking structure, fiat funds will always be protected by legislation and insured by the relevant state deposit insurance agencies.

Client account management is formally documented with bank statements, allowing each transaction to be monitored.

Instant Exchange

Developed ecosystem, including banking service, as well as its own cryptocurrency exchange, will make it possible to implement an instant exchange of crypto/crypto and crypto/fiat currencies "on the fly" at market exchange rates.

Payment Cards and Crypto Wallets

Debit card issuing and processing. Contactless payments

The wide spread and acceptance of cryptocurrencies is impossible without integration with payment card systems and their implementation. We have been working in this direction since 2020. Therefore, we are fully aware of the problematic of this task.

The use of intermediaries becomes too risky and unpredictable option for card issuance. For this reason, Zima Bank will work to obtain direct Visa/Mastercard Affiliate Member status with the relevant networks for the subsequent issuance of payment cards.

Our banking structure will provide business clients with services for accepting payment bank cards, as well as electronic money over the Internet as a means of

payment for work and services. We expect increased interest in this service from blockchain projects.

Credit cards acquiring

Direct Visa/Mastercard Affiliate Member status will allow providing acquiring services for credit and debit cards. The bank will provide business clients with services for accepting payment cards for payment over the Internet as a means of payment for work and services.

Crypto Wallets

Our combined crypto wallet will allow transactions both in fiat and crypto. Our team has already started working on issuing our very own payment card to provide every crypto enthusiast with an option to pay for their daily expenses and purchases with cryptocurrencies.

Crypto Exchange and Margin Trading Platform

One of the important components of Zima Bank's ecosystem is its own cryptocurrency exchange. Our team already has experience in creating such services. Considering all the achievements, we strive to make this functionality as convenient and effective as possible.

On the one hand, the exchange functionality is a self-sufficient service. On the other hand, its capabilities will be involved in all exchange and settlement operations of the ecosystem as a whole.




Features of the crypto exchange by ZimaBank:

- ✔ Hybrid work structure: full integration of the classical centralized structure and decentralized exchange within a single platform.
- ✔ A wide range of trading tools.

To ensure the operation of the multi-exchange, several subsidiaries with the appropriate licenses in different jurisdictions will be involved. Each module will be

responsible for its own functionality and a set of traded instruments within a single platform. Users will be able to select the level of verification, thereby obtaining access to the services and tools they need.

The relevant exchange modules will provide access to the following services:

-  cryptocurrency pairs trading;
-  crypto-fiat currency pair trading;
-  decentralized exchange trading (DEX) module.

Crypto-to-Crypto Trade Support

This exchange module will allow trading exclusively in cryptocurrency pairs. Users will get easy and fast access to the project's services related to trading cryptocurrency instruments.

Support for crypto/fiat trading

The functions of this module will be provided by the European division of the company. As a consequence, users will be required to go through a more complicated KYC procedure, in accordance with European Union regulations. As a result, our clients will be able to get full access to trading crypto-fiat pairs, as well as to organize easy deposit and withdrawal of fiat assets via bank accounts and other convenient ways.

DeFi and Decentralized Exchange

To provide access to decentralized liquidity, we are creating a universal DEX platform.

For the most popular cryptocurrencies, there is always sufficient liquidity on the market. However, for small-cap instruments, liquidity is an acute issue.

One solution to this problem is the Solidity contract-based smart token exchange model. This model has successfully proven itself in a large number of modern decentralized cryptocurrency exchanges.

In addition to the aggregation of decentralized liquidity, we plan to form a Decentralized Fund. This will allow our users to invest free assets on weekend terms and maximum transparency provided by blockchain technology.

Margin Trading

Crypto margin trading

ZimaBank's trading platform for margin trading will allow our clients to use operational crediting in their deals. Traders with limited deposits will be able to increase their profitability by leverage (leverage up to 1:200 will be available).

Brokerage activity

Traditional financial markets still have not lost their relevance. In order to have fast and reliable access to securities, futures and Forex markets, clients will be offered the opportunity to open brokerage accounts within a single trading platform.

Having a banking license is not only a guarantee and protection of trader's interests, but also an indicator of compliance with all high requirements (bank compliance). Transactions will be processed exclusively through the ECN (Electronic Communication Network) in the interbank market.

Investment Platform (Initial Public Offerings and Initial Coin Offerings)

A unique service for the financial industry is tokenization of participation in traditional Initial Public Offerings (Pre-IPO/IPO) as well as in cryptocurrency Initial Coin Offerings (IEO/IDO). IPO - the process of initial public offering of companies on the stock market. The company's securities are sold to an unlimited number of investors, who start trading with each other after the IPO. With this procedure, business owners can find out the market value of the company and, most importantly, raise money for its development. This approach allows almost anyone to become the first investor in the company by getting a stake in it before anyone else. Interest in IPOs is constantly growing. Thus, in 2021 alone, the average return on investment in an initial public offering was 141%.

ZimaBank will allow to get access to the best IPO projects of the world in a quick and convenient way, with the highest possible allocation.

Crypto Backed Loans

After the cryptocurrency market demonstrated the ability to fall, a new and obvious problem has formed - selling cryptocurrencies leads to a loss of investment position and a missed opportunity to earn on the future growth of cryptoassets. Investors who buy cryptocurrencies are forced to hold them in order to benefit from selling them at a higher rate.

This has created a new target audience of users who have a need for fiat money, but do not want to get rid of their cryptocurrency portfolio at a low rate, but are willing to use it as collateral.

At the same time, there is a category of users who could and would like to lend such willing users with fiat money.

For this purpose, we implement crypto backed lending functionality secured by cryptocurrency portfolios.



Fiat Processing:

☑ Q1-Q2 2022

Desta Finance purchase and license registration

☑ Q2-Q3 2022

Launch of the structuring of pre-IPO deals (secondaries) in ZIMA BANK through a trust structure, re-registration of companies

☑ Q3 2022

Creation and launch of a personal account for pre-IPO deals (secondaries) management and accounting

☑ Q4 2022

Preparation of documents for receiving operational and correspondent accounts for the Group of Companies

☑ Q1-Q2 2023

Opening operational company accounts

☑ Q2-Q3 2023

Obtaining and approving SWIFT identification

☑ Q3 2023

Integration of fiat processing via DECTA with 20+ payment systems as payment methods

☑ Q3 2023–
Q3 2024

Opening correspondent accounts

- Lithuania (Permission obtained, awaiting contract signing)
- Argentina (Document submission in progress)
- USA
- UAE (Applications submitted)

☑ Q1 2024–
Q1 2025

Obtaining a full banking license from the ECB (France)

☑ Q3 2024

Acquiring SWIFT terminal

☑ Q1-Q4 2024



Expanding geography and opening accounts


- Hong Kong
- China India
- India
- Japan (Instructions received)

Cryptocurrency Operations:


- ✔ Q1-Q2 2022
- ✔ Q2 2022
- ✔ Q3 2022
- ✔ Q4 2022
(1st round)
- ✔ Q4 2022
- ✔ Q1 2023
- ✔ Q2 2023
- ✔ Q1-Q3 2023
(2nd round)
- ✔ Q3-Q4 2023
- ✔ Q3-Q4 2023
- ✔ Q1 2024
- ✔ Q1 2024
- ✔ Q1-Q2 2024
- ✔ Q1-Q3 2024
- ✔ Q2 2024 (TBA)
- ✔ Q3 2024

Go-to-market strategy and WhiteList requests
 Integration of crypto-processing solution
 Conducting the seed round of the tokensale, seed round closed USD 1.5M
 Strategic partnerships development

 (advisor on tokenomics, launchpads and modeling of crypto-monetization)
  (offline worldwide top-industry event and marketing agent)



 (pre-listing agreement)



Re-development of tokenomics and WP, preparation for the private 1 of the tokensale, USD 3M
 Obtaining a banking license for cryptocurrency asset activities
 Opening corporate accounts on exchanges for conversion






Approval of strategic partners

 Cryptoprocessing.com (preliminary agreement for fiat processing, over \$1 billion monthly)
  Tether (direct exchange and redemption of stablecoins)

 Binance Pay (legal expansion of cryptocurrency payment geography)
  MasterCard (preliminary agreement on principal status)

Renewal of the crypto banking license in Comoros
 Obtaining a crypto license in Canada

Conducting the private 2 of the tokensale, USD 4M
 Global marketing campaign
 Launch of bank cards with the possibility of replenishment with cryptocurrency
 Launching own application with wallet, exchange, and conversion functionalities
 Public sale, TGE, ZIMABANK token integration on application
 Applying for a crypto license in Europe, UAE

**ALEX MARTAZOV**

President and Chief Executive Office

President of European Banking Monitoring Association (EBMA) in France. Has 25+ years of experience in AML/CTF certification and GR with European and American authorities. Successfully realized Strategy for group of companies in financial sector, was responsible for AML and CTF program developing at GE Capital in Europe, compliance management at ABB.

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**KARIME GARCIA**

Chief Operating Officer

Has a huge background of 10+ years of delivering expert performance marketing solutions. Recognized and nominated for the best Affiliate Manager in Lottery for 2016 with Wintillions.

Education: M.B.A., Marketing. Hamburg School of Business Administration Hamburg, Germany

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The Zima token is a utility token, the basis of the ZimaBank project.

We decided to use the Tokensale model to implement the project because the prospective investors are our potential customers. It is them, in the first place, who will be able to consider the profitability of the project. We provide ideas and arguments understandable to any specialist who works with cryptocurrency. The described limitations and difficulties in working with existing services are a reality familiar to every specialist in this field. We launch Tokensale-campaign because we know that with the participation of a wide range of investors we will achieve much greater success and we will be able to fully implement all the intended functionality at the proper level. The medium- and long-term value of ZIMA will be determined by the distribution of the token and the activity of the entire user base of the project. Participants who buy tokens at the Tokensale-campaign stage will receive substantial discounts and will be able to participate in the development of ZimaBank at an early stage.

Tokenomics

General information

| | |
|---------------------|-----------------------|
| Token name | Zima Token |
| Token ticker | ZIMA |
| Retail price | 1 ZIMA = \$0.30 (USD) |
| Total supply | 100,000,000 ZIMA |
| Blockchain | Binance BEP20, TON |

Allocation Specification

| ROUND TYPE | SHARE (% of total emission) | AMOUNT IN TOKENS | DAY 1 (% TGE) | CLIFF, MON | VESTING, MON | VESTING RELEASE | PRICE, \$ | DISCOUNT | TOTAL RAISE, \$ |
|-----------------|-----------------------------|---------------------------------------|---------------|------------|--------------|-----------------|-------------------------------------|----------|---|
| Seed Round | 16.67% | 16,666,667 | 0% | 6 | 18 | Every month | 0.15 | 100% | 1,000,000 |
| Private 1 | 10.00% | 10,000,000 | 5% | 1 | 12 | Every month | 0.20 | 50% | 2,000,000 |
| Private 2 | 12.00% | 12,000,000 | 10% | 0 | 9 | Every month | 0.25 | 20% | 3,000,000 |
| KOLs round | 3.33% | 3,333,333 | 30% | 0 | 6 | Every day | 0.30 | 0% | 1,000,000 |
| Public Sale | 3.33% | 3,333,333 | 30% | 0 | 3 | Every day | 0.30 | 0% | 1,000,000 |
| Liquidity | 6.00% | 6,000,000 | 100% | — | — | — | — | — | — |
| Team | 20.00% | 20,000,000 | 0% | 12 | 24 | Every month | — | — | — |
| Advisors | 4.00% | 4,000,000 | 0% | 12 | 24 | Every month | — | — | — |
| Marketing | 10.00% | 10,000,000 | 0% | 1 | 24 | Every month | — | — | — |
| Ecosystem Funds | 24.67% | 24,666,667 | 0% | 1 | 36 | Every month | — | — | — |
| TOTAL | 100% | 100,000,000 Max Supply | | | | | | | \$8,000,000 Total Raise |
| | | \$30,000,000 Valuation (\$) | | | | | INITIAL SOLD CIRCULATION, \$ | | \$1,110,000 Day 1 Initial cap |

Utility

The Zima Token will be used as the base currency in all components of the Zima Bank ecosystem and will provide the following benefits to its holders:

Banking and Crypto Wallets

- ✔ Deposit and withdrawal bonuses;
- ✔ Increased interest on staking.

Investment platform: participation in Pre-IPO / IPO / IDO

- ✔ Access to extended allocation;
- ✔ Special bonuses.

Payment cards

- ✔ Order a new card with a discount;
- ✔ Opportunity to get cashback in tokens for purchases with debit cards.

Cryptocurrency exchange and trading

- ✔ Discounts on commission payments in Zima tokens;
- ✔ Exclusive airdrops.

Crypto Backed Lending

- ✔ Reduced interest rates on loans;
- ✔ Increased rates on deposits.

In this paper we have considered the relevance of the topic and provided a rationale for the prospects of implementing a project of cryptocurrency investment banking.

The main components of the Zima Bank ecosystem:

- ✔ Banking and Accounts
- ✔ Payment Cards and Crypto Wallets
- ✔ Crypto Exchange and Margin Trading
- ✔ Investment Platform: Initial Public Offerings, Initial Coin Offering
- ✔ Crypto Backed Loans

Our priority goals are:

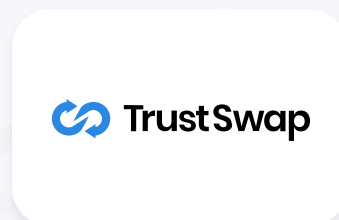
- ✔ Formation of an open and legalized business structure
- ✔ Correct positioning in relation to the regulatory authorities
- ✔ Minimizing legal risks
- ✔ Transparent and trusting relationships with partners

Our advantages:

- ✔ European business presence
- ✔ Cryptocurrency license
- ✔ Services unique to the market, such as tokenization of participation in Initial Public Offerings (Pre-IPO/IPO)

- ✔ Partner support
- ✔ Relevant and scalable niche
- ✔ Well-known in the industry advisors

We are convinced that all this will allow us to create and operate an effective and profitable product already in the medium term.



External information sources

This technical document may contain data and information obtained from third-party sources. While the team believes this data to be reliable and accurate, it has not been externally audited or independently verified by professional lawyers, accountants, engineers or other consultants. There are no guarantees of accuracy, completeness or reliability.

Exclusion from Warranties

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Risks statement

Buying ZIMA tokens may involve uncertain risks and may result in the loss of a substantial (or all) amount of the amount used among you. Before purchasing ZIMA tokens, all risks should be carefully assessed and considered, including those listed in any other technical documentation. Buyers should not purchase ZIMA tokens for speculative or investment purposes. Buyers should only purchase ZIMA tokens if they fully understand the nature of ZIMA tokens and understand and accept the risks associated with using a ZIMA token. Cryptocurrency tokens may be stolen, seized and/or hijacked; hackers or other malefactors or entities may attempt to interfere with the network in various ways, including malware attacks, denial of service (dos) attacks, consensus-based attacks, spoofing and any other type of attack, which could result in the loss of your tokens or the loss of your ability to access or manage your

crypto assets. In such a case, there can be no remedy, and the owners of the tokens are not guaranteed any remedy, indemnification or compensation. The legal status of cryptocurrency tokens and digital assets is currently unregulated and varies from jurisdiction to jurisdiction and is subject to considerable uncertainty. It is possible that certain laws, regulations, policies or rules relating to cryptocurrency tokens, digital assets, blockchain technology may be adopted in the future which may directly or indirectly affect or limit the right of token holders to acquire, hold, store, sell, convert, exchange or use tokens. Uncertainty in the tax laws relating to digital assets could expose holders of such assets to tax scrutiny related to the use or trading of digital tokens. Digital assets and related products and services carry significant risks. Prospective purchasers should take all of the above into account and independently assess the nature of the risks involved and their attitudes toward them, and consult with appropriate advisors before making any decisions.

A caution about forward-looking statements

This white paper contains certain forward-looking statements about the cryptocurrency industry and the business we are engaged in. Such statements are based on the opinion of the ZimaBank team, as well as certain assumptions made by our team, and information available to our team. Forward-looking statements inherently involve significant risks and uncertainties. Forward-looking statements may involve estimates, opinions and assumptions that are subject to risks, uncertainties and other factors beyond our control and forecasting. Accordingly, these factors may cause actual results to differ materially or not materially from those expressed in the forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the relevant statement is made.

References to external data

References in this document to specific companies, projects, products, networks and/or potential uses are for general purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation, recommendation or endorsement by any of these parties.

Professional judgment

If necessary, you should consult with a professional lawyer, accountant, tax professional and/or any other professional advisor before deciding to purchase ZIMA tokens.

Stay updated. Keep in Touch.

If you have any questions or comments, do not hesitate to contact us 24/7.

Web: <https://zimabank.com>

