AcCoin

Next-Gen fintech solution with new real-estate backed Wrapped token

www.accoin.com.au

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1. INTRODUCTION

Digitization has brought major changes in the world in recent years. Everything is being digitized from government processes to currency.

However, even after all the efforts, there are still some major problems in the financial sector that need to be addressed. Various projects have attempted to solve these problems, and many of them have succeeded to some extent.

ACCoin is another project that aims to revolutionize the way money is loaned and paid. This time it not only aims to make payments easier and more efficient but also focuses on making lending easier. It will achieve them but it will also take care of the environment and try to reduce its carbon footprint and impact on global warming.

AccoinGreen is a BEP-20 token and in the case of fundraising, it will become a wrapped token backed by real estate. It is poised to revolutionize payment methods in a variety of industries, including trade finance, e-commerce, and supply chain management. It will enable users to transfer funds and make payments more transparently and securely by utilizing the Ethereum blockchain to create a secure ecosystem.

The project will solve various existing problems in the current structure, some of the more important ones are listed below:

- Unavailability of Financial institute
- Reliability issue with Digital currency
- Involvement of intermediaries
- Slow payment process
- Lack of payment options
- Lots of extra charges
- Bad effect on the environment

AccoinGreen is an acronym for Australian Crypto Coin Green. It is here to make the payment process faster, smoother, and more reliable than before.

After getting the idea, this whitepaper is the first step in this project, and it is prepared to provide you with all the details, even the minor ones. So reliability stays a permanent factor in our journey.

In this whitepaper, we are also introducing all the technologies we have incorporated in this project, along with how they are blended together in our project.

2. WRAPPED BEP-20 TOKEN

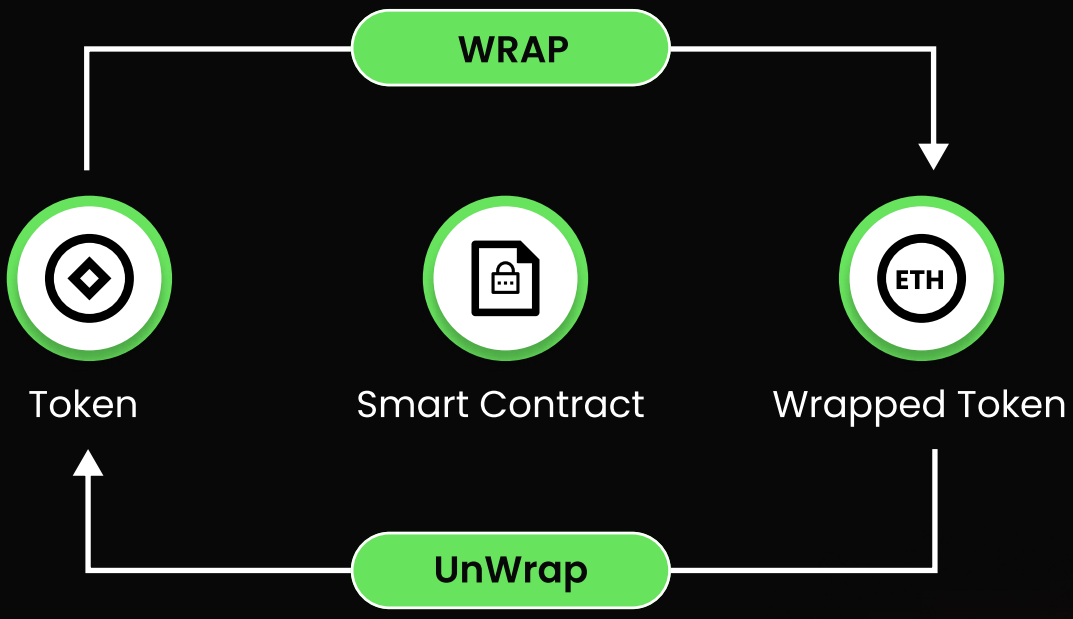
We all are aware of the BEP-20 token standard, it is currently dominating the market. Wrapping this token standard is like adding one more reason to trust the token and project. Accoin is a BEP-20 token, which will be wrapped in the case of fundraising and other similar activities, it is more reliable, more secure, and has the backing of the real estate as well as other projects depending on the wrap. Which makes it one of the best investment opportunities at present time.

Before moving ahead let's create a solid base by introducing you to Token wrapping.

a. What is Crypto Wrapping?

Wrapped tokens are a type of cryptocurrency that is tied to the value of an asset, such as a cryptocurrency, or a traditional asset such as gold or real estate. This means that the price of the wrapped token will always be equal to the price of the asset it is linked to.

Wrapped Tokens can provide a number of benefits. They can allow users to trade or use cryptocurrencies on the blockchain in a way that they would not be able to do otherwise. They can also provide liquidity for illiquid cryptocurrencies. Additionally, wrapped tokens can help reduce the risk of fraud.



However, since it is also a cryptocurrency, there are some general risks involved such as smart contracts or exchanges can be hacked and the price of the wrapped token may differ from the price of the asset it is linked to.

Wrapped tokens are often used to allow users to trade or use cryptocurrencies on the blockchain in ways that they would not be able to do otherwise. For example, a user can wrap Bitcoin on Ethereum and then use it to participate in DeFi applications on Ethereum.

There are many different ways to wrap a token. A common way is to use smart contracts. The smart contract will hold the user's cryptocurrency and in return will issue them a wrapped token. Another way is to use a centralized exchange. The exchange will hold the user's cryptocurrency and in return will issue them a wrapped token.

Overall, Wrapped Tokens can be a useful tool for users who want to trade or use cryptocurrencies on different blockchains. However, before using wrapped tokens it is important to be aware of the risks associated with them.

2.1.1 How do Wrapped Tokens Work?

Wrapped tokens are created by custodians who reserve the original tokens or assets. When merchants want to use tokens wrapped on a different blockchain, such as Ethereum, they send their original tokens to the custodian and receive the same amount of wrapped tokens.

When they want to convert back to the original tokens, they send the wrapped tokens to the custodian and receive their original tokens back.

Some may question the role of custodians in a trustless blockchain environment, as they have control over the issuance and redemption of wrapped tokens. However, custodians are currently required for cross-chain transactions. In the future, technology may allow for more centralized solutions.

2.1.2 Is Wrapped Token Safe?

The wrapped token is secure from a technical point of view. The security of the respective network will be maintained after being transformed into an ERC-20 or BEP-20 token, most likely on secure platforms such as Ethereum or Binance Smart Chain.

One of the major drawbacks of wrapped tokens is the need to have faith in a custodian who holds the underlying asset. If the custodian unlocks and releases the actual bitcoins to someone else, the owners of the wrapped tokens will be left with a worthless asset. Users should make sure that the custodian organization is at least backed by guarantees and insurance in case something goes wrong.

2.1.3 Are Wrapped Coins a Good Investment?

Wrapped tokens are seen as a smart investment in the crypto world, where decentralized finance is a key trend. The market size of wrapped tokens can be estimated from the fact that around $800 million worth of Bitcoin was turned into wBTC in just over a year.

Wrapped tokens allow assets to be transferred across different chains that would otherwise be separate, enhancing liquidity and capital efficiency for centralized and decentralized exchanges.

Wrapped tokens are a step forward towards a more decentralized but connected ecosystem. They offer benefits such as faster transactions and lower fees, as well as fractional ownership, which can help slower blockchains like Bitcoin and Ethereum.

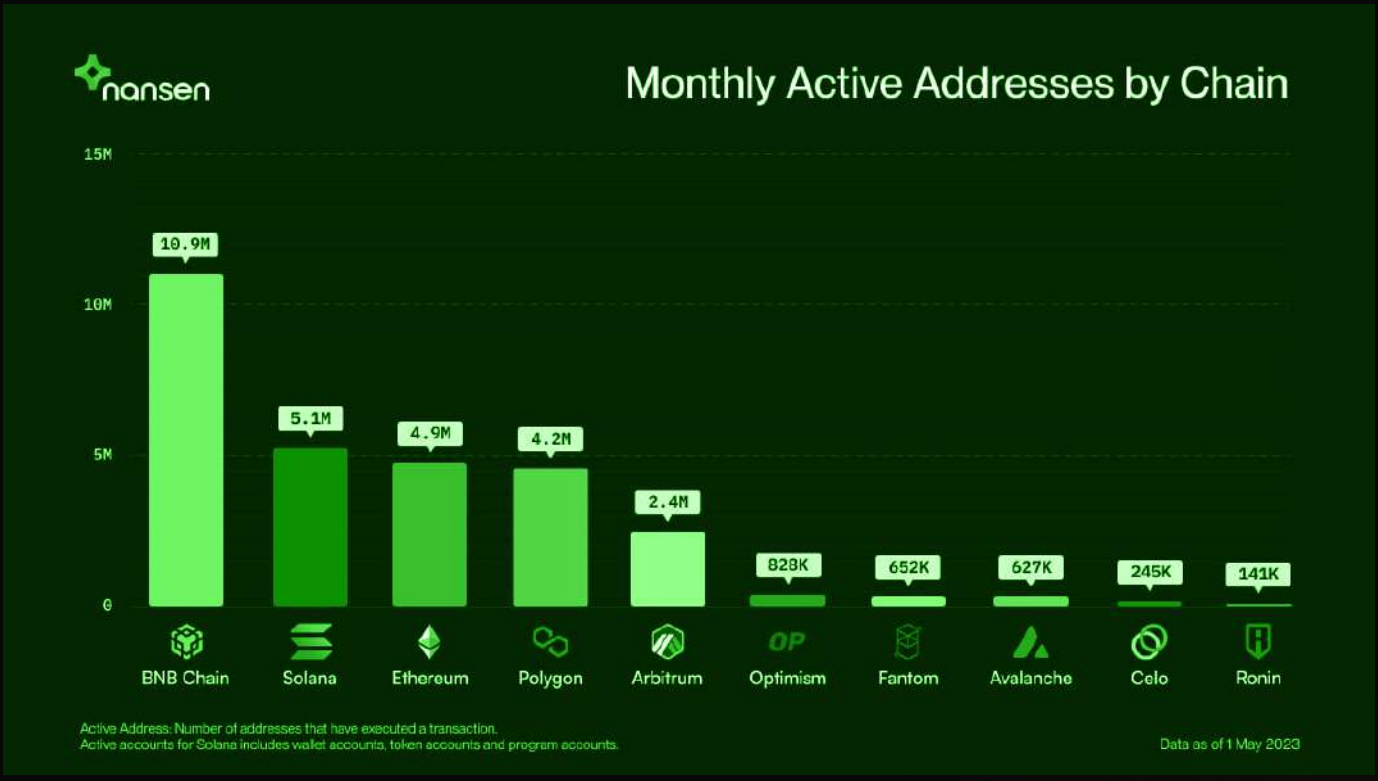
b. BEP-20 Tokens

BEP-20 is a token standard for the Binance Smart Chain (BSC), which is a blockchain that works alongside the Binance Chain. BEP-20 is based on the ERC-20 standard, which is one of the most popular token standards on Ethereum. Token standards set the rules and functions of tokens, such as how they can be moved, destroyed, created, or authorized.

Some of the benefits of BEP-20 are:

- It is compatible with both Binance Chain and Ethereum, which enables cross-chain communication and access to a large network of decentralized applications (dApps) and exchanges.
- It supports smart contracts, which allow more advanced and customizable features for tokens, such as governance, staking, or yield farming.
- It has lower transaction fees and faster confirmation times than Ethereum, which can enhance the user experience and scalability of dApps and tokens

BEP-20 and BSC are already very popular in the crypto industry. They are offering a fast, cheap, and user-friendly way to build and use decentralized applications.



BEP-20 is the most popular token standard on Binance Smart Chain, with over 200,000 tokens built on it. BSC is the fastest-growing blockchain in the world, with its TVL and transaction volume growing by over 100% each month.

Wrapped BEP-20 tokens are a combination of both; it has all the features of BEP-20 and wrapping adds an extra backing. ACCoin is a BEP-20 token backed by real estate and that's why it is revolutionary.

3. MAJOR PROBLEMS

GLOBAL FINANCE

World's Most Unbanked Countries

Source: Merchant Machine, Global Finance,2021

CFTE

Country	Total Population (Millions)	Unbanked Population (%)	Cash Transactions (%)	Card Transactions (%)	# of ATMs per 100,000 Adults	Internet Penetration (%)
Morocco	36.9	71	41	27	28.6	62
Vietnam	97.3	69	26	35	25.9	66
Egypt	102.3	67	55	27	20.1	45
Philippines	109.6	66	37	22	29.0	60
Mexico	128.9	63	21	44	61.5	66
Nigeria	206.1	60	24	27	16.9	70
Peru	33.0	57	22	62	126.7	49
Colombia	50.9	54	15	55	41.3	62
Indonesia	273.5	51	13	34	53.3	55
Argentina	45.2	51	18	45	60.9	76
Kenya	53.8	44	40	25	7.7	83
Romania	19.2	42	78	19	64.4	64
Kenya	53.8	44	40	25	7.7	83
Romania	19.2	42	78	19	64.4	64
Kazakhstan	18.8	41	60	20	85.9	76
Ukraine	43.7	37	60	28	96.3	57
Uruguay	3.5	36	26	53	120.1	68
South Africa	59.3	31	11	43	65.3	56
Turkey	84.3	31	8	71	84.0	65
Brazil	212.6	30	18	62	101.7	67
Bulgaria	7.0	28	63	26	94.3	63
Saudi Arabia	34.8	28	34	35	73.3	82
Chile	19.1	26	11	70	50.0	82
Hungary	9.7	25	45	44	61.0	77
Russia	145.9	24	17	37	165.5	76
India	1,380	20	17	32	21.0	34
China	1,439.3	20	6	22	95.6	54

a. Lack of Financial services

Starting a business requires financial resources and small businesses often need financial support from other sources, such as banks or investors. However, large commercial banks are often reluctant to provide financial services to small businesses due to the perceived risks involved.

Commercial banks are risk-averse and prefer to lend to businesses with a proven track record of revenue and profitability. This makes it difficult for new businesses, especially small businesses, to obtain loans from commercial banks. Without access to capital, it can be difficult for small businesses to grow and succeed.

Banks need collateral to mitigate risks, which is a major obstacle for small businesses that often do not have any assets other than their own business. Additionally, banks generate revenue from interest on large deposits, so they are less likely to provide financial services to small businesses that do not have large deposits.

Above all, these financial services and problems are not limited to small businesses. Even in this digitized 21st century, a major part of the population doesn't have access to banking and loan/ borrowing facilities.

According to the World Bank's latest report, nearly 1.7 billion people worldwide do not have access to a bank account. Which means nearly one-quarter of the world's population is unbanked.

b. The need for a Middleman, in the present model, middlemen take away a massive part of the finance. That's why borrowers are always worried about the middlemen and the commission they will eat.

Additionally, financial institutes also offer commissions to these third-party service providers to engage more customers which makes the situation worse. From normal banking facilities to lending services these middlemen offer many services under one or more financial institutions and create a mess.

c. Complex Process

The working process of financial institutions is still very complicated, and borrowing money from these without security or a good history makes everything more complex. Borrowing through these institutes involves a list of tasks, including a lot of paperwork, verifications providing security, and involving other people. Managing this array of operations and the involvement of intermediaries/ people discourage people from taking full benefit of these facilities.

This complex process problem is not only limited to borrowing functions but getting access and making transactions are also complex in some cases.

Making payments and completing transactions is not simple. A typical transaction can take several days to complete, and the account holder must first add the beneficiary before being able to transfer a large sum. While some countries are working to make the payment process easier, a significant portion of the world still lacks access to faster payment methods. Traditional payment methods such as cards, net banking, and mobile transfers are available, but none of them are instantaneous.

Cryptocurrency is becoming more widespread, but as of now, no major eCommerce stores accept payments in cryptocurrency. Cross-border transactions are even more complicated and can take up to a week to complete, with intermediaries taking a large portion of the amount.
The implementation of blockchain technology has the potential to positively impact the entire process by making it instant and hassle-free.

d. Higher fee from the borrower

It has been also observed that banks and finance institutions charge extra from borrowers in several ways, including:

- Interest rates: Banks charge interest on loans, which is a percentage of the amount borrowed that the borrower must pay back over time. The interest rate is usually higher for loans with shorter terms or for borrowers with lower credit scores. After good research, we found out that the percentage of return
- Fees: Banks and finance institutions may charge fees for a variety of services, such as checking account fees, ATM fees, and overdraft fees.
- Late payment fees: Banks and finance institutions may charge late payment fees if a borrower does not make a payment on time.
- Prepayment penalties: Banks and finance institutions may charge prepayment penalties if a borrower pays off a loan early.

These fees can add up, so it is important to be aware of them before you borrow money from a bank or finance institution.

e. Energy Consumption and Effect on the Environment

The traditional modes of payment, as well as blockchain and cryptocurrency, consume a significant amount of energy and have a large carbon footprint. Crypto mining has several advantages over centralized currencies, such as not relying on a trusted intermediary or a single point of failure. However, the puzzles required for mining necessitate many energy-intensive computations.

In 2021, the BBC reported that the bitcoin network, the most popular cryptocurrency, uses 121 terawatt-hours of electricity annually, more than the entire country of Argentina. The Ethereum network, according to cryptocurrency analytics site Digikonomist, uses as much power as Qatar.
About 65% of bitcoin mining occurs in China, where most electricity is generated by burning coal, according to researchers at the University of Cambridge. Bitcoin mining emits approximately 35.95 million tons of carbon dioxide each year, roughly equivalent to New Zealand's emissions, according to CNBC.

Environmentalists are concerned that mining will become less efficient as cryptocurrency prices rise. For example, with Bitcoin, the mathematical puzzles required to create a block become more difficult as the price increases, but transaction throughput remains constant. This means that over time, the network will require more computing power and energy to process the same number of transactions.

Coal and other fossil fuels are currently major sources of electricity for cryptocurrency mining operations and other industries worldwide. However, burning coal contributes significantly to climate change due to the carbon dioxide it produces.

4. ACCOIN IS THE SOLUTION

The Australian Crypto Coin (ACCOIN) is a project of the Australian Crypto Company that aims to solve existing problems in the financial industry. The company started its operations by setting up a payment infrastructure using BEP-20 tokens in 2021. In 2023, it plans to launch a platform for raising funds for projects that need funds.

ACCOIN is a fintech lending platform that tokenizes investments in infrastructure, real estate, and captive sectors. This allows retail, high net worth individuals (HNI), and institutional investors to diversify their investments and deploy a fraction of the total project cost with a focus on projects first from the Australian market.

The project will achieve its goals by deploying "wrapped AccoinGreen" to raise funds in the form of private debt carrying interest and capital repayment over a tenure of 3-5 years, depending on the project. This innovative financing approach allows investors to participate in large-scale projects while minimizing their risk exposure.

By tokenizing investments, ACCOIN enables investors to easily buy and sell their holdings, providing greater liquidity and flexibility. Overall, the Australian Crypto Coin project represents a significant step forward in the evolution of the financial industry, offering new opportunities for investment and growth.

This project provides a way for investors to participate in the potential of the Australian market while reducing risk through diversification. "Wrapped AccoinGreen" is a means of raising funds through private debt, which combines interest and capital repayment. This mechanism allows a wider range of investors to participate in projects, promoting financial inclusion and expanding investment opportunities in Australia.

The ecosystem will have an Accoin Platform, mobile-friendly web-based apps, and ACCG coin. These platforms incorporate various technologies and strategies to provide the best experience and opportunities.

ACCOIN is a centralized platform for investing and transacting that meets the demand and supply of efficient capital for all stakeholders.

For borrowers, the platform offers a centralized platform beyond traditional methods, high liquidity, customized terms, quick turnaround, and competitive rate offerings. The platform also uses the blockchain BEP-20 framework for risk management and provides a secondary market for liquidating investments.

a. Opportunities for Everyone

AccoinGreen's comprehensive platform provides private debt investment opportunities and an investment mechanism, attracting the growing interest of retail investors, high-net-worth individuals, and institutions. This engagement generates revenue through fees, charges, and interest distribution, promoting growth for both investors and the platform.

In addition, AccoinGreen's dedication to transformative projects, ethical investments, and sustainable development appeals to a socially responsible audience. As the potential for revenue in the crypto market grows, AccoinGreen's unique offerings align with the values and goals of modern investors, promoting not only financial gain but also positive impact. As the crypto market's revenue stream expands, AccoinGreen is well-positioned to establish a significant presence in this field, driving revenue growth while promoting a more sustainable future.

Accoin not only solves the existing problems but also provides you with much-needed opportunities.

4.1.1 Raising Funds for Projects

Infrastructure developers and real estate players can raise funds for their projects by securitizing the asset holding or the project and tapping into direct funding from retail investors. The project size can range from $1-5 million in the first phase.

4.1.2 Democratizing Infra Investments

Retail investors can participate in infrastructure investments and earn regular interest income secured by assets offered by borrowers. Additionally, a huge part of the fee distribution will be shared among ACCG coin holders and wrap holders, providing an additional incentive for investment.

This approach to financing infrastructure and real estate projects provides a new avenue for retail investors to participate in large-scale projects while minimizing their risk exposure. By securitizing assets and offering them to retail investors, the company is democratizing access to infrastructure investments and providing new growth opportunities.

4.1.3 Invest directly in projects

For investors, the platform offers the opportunity to invest directly in projects with high return on investment (ROI) and earn a portion of the fees made by ACCOIN.

The platform also securitizes projects with professionals managing all aspects of lending and offers a pre-defined investment and return of capital period through private debt offerings.

b. Fund flow and Structure of ACCoin

ACCOIN involves the origination of projects in the Australian market, followed by selecting projects undertaken for a wrapped structure. The legal, securitization, rates, and modes are then discussed and finalized by ACCOIN's investment team.

The finalization and listing of the structure on the platform is then done, and investments are secured from retail/HNIs/institutions within 1 month. ACCOIN charges below 4% of the total fund raised, and distributes almost half to wrap and coin holders in the proportionate valuation.

ACCOIN also monitors, conducts due diligence, and helps in closure or liquidation in case of defaults. Additionally, ACCOIN further receives up to 10% of the total interest earned by investors.

c. Benefits

The major benefits of ACCOIN's platform are listed below:

- **Centralized platform:** ACCOIN's platform is centralized. This provides greater transparency, security, and efficiency in investing and transacting.
- **High liquidity:** The platform offers high liquidity, which means investors can easily buy and sell their investments on the platform.
- **Customized terms:** Borrowers can get customized terms for their loans, which means they can get loans that are tailored to their specific needs.
- **Quick turnaround:** The platform offers quick turnaround, which means borrowers can get their loans approved and funded quickly.
- **Competitive rate offerings:** Borrowers can get competitive rates for their loans, which means they can get loans at lower interest rates compared to traditional lending methods.
- Direct investment in projects with high RoI: Investors can directly invest in projects with high return on investment (RoI), which means they can earn higher returns compared to traditional investment methods.
- **Regular interest income:** Investors can earn regular interest income securitized by assets offered by borrowers.
- **Secondary market for liquidating investments:** The platform provides a secondary market for liquidating investments, which means investors can sell their investments if they need to liquidate their assets.

Overall, ACCOIN's platform provides a secure, efficient, and transparent way for investors and borrowers to invest and transact.

d. Risk Mitigation

- **Collateral :** ACCOIN's platform offers collateralized loans, which means borrowers have to provide collateral for their loans. This helps mitigate the risk of default and provides a safety net for investors.
- **Credit risk assessment:** The platform uses a rigorous credit risk assessment process to evaluate borrowers' creditworthiness. This helps mitigate the risk of lending to borrowers who are unlikely to repay their loans.
- **Diversification:** The platform offers a diversified portfolio of loans, which means investors can spread their investments across multiple loans. This helps mitigate the risk of investing in a single loan or borrower.
- **Risk sharing:** The platform offers risk sharing between investors and borrowers, which means both parties share the risk of the investment. This helps mitigate the risk of investing in a single loan or borrower.
- **Blockchain technology:** The platform uses the blockchain BEP-20 framework for risk management, which provides greater transparency, security, and efficiency in investing and transacting. This helps mitigate the risk of fraud and other security breaches.

ACCOIN's platform uses a combination of collateral, credit risk assessment, diversification, risk sharing, and blockchain technology to mitigate the risk of investing and lending on the platform.

5. WHAT DOES THE ACCOIN ECOSYSTEM INCLUDE?

a. ACCOIN Platform and Wrap Wrap structure

ACCOIN is a fintech lending platform that provides access to infrastructure players engaged in road, bridges, pipeline, and irrigation services, as well as real estate projects and other areas like projects in manufacturing and captive spaces.

The platform offers two types of private debt offerings: secured lending and unsecured lending. Retail and institutional investors can invest in projects offered by infrastructure companies and earn regular interest income securitized by assets offered by borrowers.

The platform charges a fee of 2.8% (secured) and 3.8% (unsecured) from borrowers. ACCOIN's platform also incorporates wrap structures, agreements, KYCs, financials, payment automation, integration with ERP, collection analytics, and behavior. The platform uses the blockchain BEP-20 framework for risk management and provides a secondary market for liquidating investments.

b. Wrapped ACCoin Green Token

ACCOIN's platform uses a wrapped token called "Wrapped AccoinGreen" to raise funds in the form of private debt carrying interest and capital repayment over the tenure of 1-5 years depending upon the project. The wrapped token is a type of digital asset that is backed by the underlying asset, which in this case is the private debt.

ACCG will be used in the complete ACCoin ecosystem to make payments and transactions. The wrapped token is designed to provide greater liquidity and accessibility to investors, as it can be traded on various cryptocurrency exchanges. The wrapped token is also designed to provide greater transparency and security, as it is backed by the underlying asset and can be easily audited on the blockchain.

6. ACCOINGREEN PROJECT ROAD MAP

ACCoin Wrap's journey starts from Q2 2023 and is progressing as follows:

Q2 2023

- A new Wrap idea is created.
- Wrap ideas are put out to the public to present investment opportunities for rapping.
- Technical requirements validation and blockchain experts start technical development.

Q3 2023

- Technical development was initiated followed by strategic partnership.
- Creation of:
  - legal and compliance frameworks,
  - Website,
  - Whitepaper
- Token Launch and Listing on Exchanges.
- Marketing and PR efforts begin.

Q4-2023

- Token sale and distribution
- Platform and product Launch, Investor Outreach, and Partnership Initiatives.
- Development and test of Wrap Structure.

Q1-2024

- Public Presentation of Wrap Investment Opportunities
- Gather Feedback and Refine Concepts
- Final Launch of Wrap Structures for Investment
- Expand Marketing Efforts
- Fully functional ecosystems will be alive.

7. ACCG TOKEN DETAILS

AccoinGreen is revolutionizing the way investments are made in infrastructure projects by introducing a new token that removes traditional investment barriers. Their tokenized wrapped structures offer accessible, efficient, and attractive investment opportunities.

AccoinGreen attracts a wide range of investors by providing simplified project evaluation and risk metrics and offers competitive interest rates that outperform conventional options. Their innovative model combines profit with purpose, promoting sustainable development and inclusive growth while providing substantial returns.

Here is the supply and distribution detail of ACCG.

a. Token Supply

Token Name	**Australian Crypto Coin**
Short name	**AccoinGreen**
Token Symbol	**ACCG**
Token Type	**BEP-20**
Total Supply	**1,000,000,000,000,000 (1 Quadrillion)**
Token Price	**$ 0.001**

b. Token Distribution

- Total Token Supply: 1,000,000,000,000,000 (1 Quadrillion) ACCG Tokens
- Token Price: $ 0.001/ Per ACCG token
- ACCoin will keep 30% of the total supply to itself.
- The remaining 70% will be in ESCROW. It will be distributed in the market for utility and buying purposes across various platforms that remain integrated within the ACCOIN ecosystem.
- We will take 1% of the profits and buy carbon credits to help move the world closer to net zero carbon.

8. ACCOIN TEAM

Cameron Guymer

Founder

Cameron Guymer is an experienced professional with over a decade of experience in management. He has played a key role in the formation of strategy for product, tech, marketing, and onboarding investors. Cameron is skilled in networking, resource management, and offering innovative solutions through new-age technologies in the fintech space. His expertise and experience make him a valuable asset to any organization.

SAG InfoTech Pvt. Ltd.

Tech & Marketing

SAG Infotech is a company with a decade of experience in blockchain development, platform, and tech architecture design. They are advising, developing, and maintaining systems for Accoin. SAG Infotech specializes in IEO, token, wallet, P2P exchange, and NFTs development as well as the marketing of these services. This expertise allows them to provide valuable support to the Accoin project, helping to ensure its success.

Agresh Singh

Avinya Labs FZE | Tech team

Agresh Singh is a valuable member of our technical team at Avinya Labs FZE. His expertise and dedication play a crucial role in driving our crypto project forward, contributing significantly to our technological advancements.

9. LEGAL

a. General information

The ACCG Token does not have the legal qualification of a security, since it does not give any rights to dividends or interests. The sale of ACCG Token is final and non-refundable. ACCG Tokens are not shared and do not give any right to participate in the general meeting of Australian Crypto Coin PTY LTD.

ACCG Token cannot have a performance or a particular value outside the ACCG Platform. ACCG Token shall therefore not be used or purchased for speculative or investment purposes.

The purchaser of ACCG Token is aware that national securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable.

Anyone purchasing ACCG Token expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs, and benefits associated with the purchase of ACCG.

b. Knowledge required

The purchaser of ACCG Token undertakes that she/he understands and has significant experience with cryptocurrencies, blockchain systems, and services and that she/he fully understands the risks associated with the crowd sale as well as the mechanism related to the use of cryptocurrencies (incl. storage).

Australian Crypto Coin PTY LTD . shall not be responsible for any loss of ACCG Token or situations making it impossible to access ACCG Token, which may result from any actions or omissions of the user or any person undertaking to acquire ACCG Token, as well as in case of hacker attacks.

c. Risks

Acquiring ACCG Tokens and storing them involves various risks, in particular, the risk that ACCG Token may not be able to launch its operations develop its blockchain, and provide the services promised. Therefore, prior to acquiring ACCG Token, any user should carefully consider the risks, costs, and benefits of acquiring ACCG Token in the context of the crowd sale and, if necessary, obtain any independent advice in this regard.

Any interested person who is not in a position to accept or understand the risks associated with the activity (including the risks related to the non-development of the ACCG platform) or any other

d. Representation and warranties

By participating in the crowd sale, the purchaser agrees to the above, and in particular, they represent and warrant that they:

- have read carefully the terms and conditions attached to the white paper; agree to their full contents and accept to be legally bound by them;
- are authorized and have full power to purchase ACCG Tokens according to the laws that apply in their jurisdiction of domicile;
- are neither a US citizen or resident;
- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic Tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
- will not use the crowd sale for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- have sufficient knowledge about the nature of the cryptographic Tokens and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic Tokens and currencies and blockchain-based systems and services;
- purchase ACCG Token because they wish to have access to the ACCG Token platform;
- are not purchasing ACCG Tokens for the purpose of speculative investment or usage.

e. Important Disclaimer

This Whitepaper highlights a comprehensive outline of the plan, roadmap, and revenue model, and use cases of ACCG with token distribution. It may not be sent, in part or in whole, directly or indirectly, or addressed to any person in any jurisdiction where distributing, maintaining, or selling cryptographic tokens is prohibited or may not be allowed.

AccoinGreen is not a Registered Financial Advisor. Please do not make any investment decisions except on the advice of a professional financial advisor. This Whitepaper is not a recommendation to buy or provide financial advice, it is strictly informational. Do not trade or invest in any tokens, companies, or entities based solely on this information.

The information in this White Paper is subject to change or update and should not be construed as a commitment, promise, or guarantee regarding the future availability of services related to use by AccoinGreen or any other person or organization mentioned in this White Paper, tokens, or their future performance or value.

The document does not constitute an offer or solicitation to sell the shares or securities. It does not constitute or form part of an invitation to sell or subscribe to any security or to buy or subscribe to any security, nor should it or any part thereof be the basis of any connection to or reliance on should be done. As with any contract or commitment.

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