



COIN LOAN BANK

Whitepaper

2018

Version 1.5



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1 Today's outlook

At present, the cryptocurrency industry's current trend is to incorporate blockchain technology into a certain theme rather than the technical development of blockchain.

In other words, it is the virtual monetization of the stock market.

In other words, the venture capital and Initial Public Offering market is shifting to the world of crypto currency, and the "Initial Coin Offering" or ICO.

The ICO is an investment opportunity with almost no restriction, allowing people around the world to invest in ideas and products and services they believe will add value to the world.

From this kind of flow from traditional projects to digital, there is a big shift from control of money and opportunity by few people, into the hands of many.

This democratization of money is fascinating, evolving, and in our opinion, provides opportunity for many adaptations of the technology and the applications to traditional financing options like banking and loans.

This whitepaper seeks to outline the concepts and reasons behind the **Coin Loan Bank** project.



2 How CLB started - the origins of CLB

Today, hundreds of investment opportunities are available in the cryptocurrency space.

People know that investing in successful cryptocurrency can lead you to fortune however, it is difficult to distinguish the profitable opportunities from the others. Most people do not have investment experience, and this industry is still new compared to traditional products like property, stocks, bonds and business purchases.

Many ideas exist, and many of the companies behind them have no intention of fulfilling the idea. Which means funds invested are lost, never to realise the potential of the promises they were sold with. This is not unique in this industry, time and time again 'good ideas' come to market without ever being executed correctly.

If you invest money in the wrong project, it can be hard to recoup the principal, and may even lose everything. The biggest challenge with most investments is that you can put your money in, but you cannot get your money out if you need or want to.

Long term investments can mean long term risk. The only person benefiting from this is the person holding your funds. They have access and control, and all you have is your hope the project will work.

In cryptocurrency projects, if the price of the coin falls, the biggest worry will be resolved if you can at least get your own investment principal returned at the time of your choosing.

CLB started from an idea to solve this and other problems. If the coin price drops, we have found the way to protect the principal, which is the:



Convertible Bond (CB)

- ★ for a fixed period of one to three years money invested is held
 - ★ when the coin price goes up, you get coins
 - ★ if the coin price drops, you will receive the principal back

Be your own bank

Using the technology of the smart contract, convertible bonds, and cryptocurrency.



3 The CLB concept

What are Convertible Bonds?

Convertible bonds are bonds that are issued by corporations and that can be converted to shares of the issuing company's stock at the bondholder's discretion. Convertible bonds typically offer higher yields than common stock, but lower yields than straight corporate bonds.

Like plain-vanilla corporate bonds, convertibles pay income to investors. But unlike bonds, they have the potential to rise in price if the company's stock performs well.

The reason for this is simple: since the convertible bond contains the option to be converted into stock, the rising price of the underlying stock increases the value of the convertible security.

If the stock does poorly, however, the investor won't be able to convert the security to stock and will only have the yield to show for his or her investment. But unlike stock, convertible bonds can only fall so far – provide the issuing company remains solvent – since they have a specific maturity date at which time investors will receive their principal. In this sense, convertible bonds have more limited downside than common stocks.

There's one catch, however: in the rare event the issuer goes into bankruptcy, investors in convertible bonds have a lower priority to claim to the company's assets than investors in straight, non-convertible debt.

The upshot: while convertible bonds have greater appreciation potential than corporate bonds, they are also more vulnerable to losses if the issuer defaults (or fails to make its interest and principal payments on time).

For that reason, investors in individual convertible bonds should be sure to conduct extensive credit research.



Example of How a Convertible Bond Works with CLBcoin

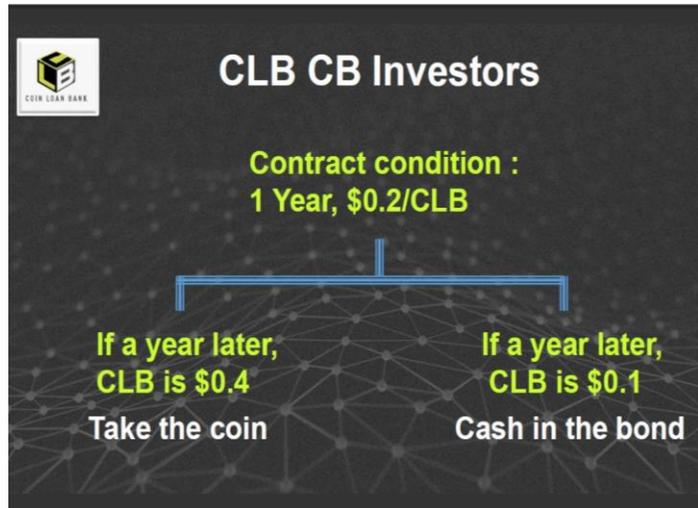
Let's look at an example.

1 year contract with Convertible Bond. You contract to buy coins for \$0.2 per CLBcoin.

A year later, at the time of maturity, if the coin price becomes \$0.4, the investor will choose to receive CLBcoins.

If the coin price drops to \$0.1 per CLBcoin, you will receive your principal back.

The convertible bond is the ideal product to assist cryptocurrency investors create a win/win investment, while still being able to access the principal of their investment via a loan, to do cryptocurrency investments in projects they are drawn to.



In this case the convertible bond is being done 100% in cryptocurrency, with the invested amount in the private sale period being drawn down in the form of a loan against the bond, which is patiently waiting for its contract period to be up and hopefully have increased in value. There is no guarantee this will be the case, which is why the Coin Loan Bank provides the alternative to cash out of the original investment at 100% of the face value of the cryptocurrency invested.

There is no interest paid on the bond, it instead allows the investor to capitalise on cryptocurrency supply and demand, the market forces and the growing awareness of the value of digital money as an alternative to fiat both locally and internationally.



4 What makes the Coin Loan Bank unique?

Offering multiple services on multiple levels - that is why we are unique.

For our investors we provide the following options to choose from:

1) Convertible Bond

The Convertible Bond guarantees two options for investors after a contract term of at least 12 months.

a) **Invest for 1-3 years.** Get your original investment back at the value of the coin at that time, or **reinvest** for another term of 1-3 years. If the coin has appreciated in value, it is the *equivalent* of earning interest on a traditional bond.

b) If the value of the coin has dropped in the decentralised exchange markets, get the **guaranteed value** of your original investment back after the term is completed.

Risk-free and totally at your discretion to choose how to proceed.

2) Cancel your CB contract anytime

You are able to **cancel the CB contract** during the term of the investment.

You can break the contract **after 14 days** and access a pro-rata value of the funds invested into the Convertible Bond.

If you cancel the CB contract under:

- ◆ **6 months**, you get **50%** of the contracted investment back
- ◆ **6- 9 months**, you get **70%** of the contracted investment back
- ◆ **9-12 months**, you get **90%** of the contracted investment back

Ofcourse the ideal situation is to **keep your funds** till they reach term/maturity of the Convertible Bond Contract. **The decision is entirely up to you.**

3) Loan services

coinloanbank.com



100% of the capital of CB contract

- The Loan can be paid back anytime.
- The Loan period lasts until the contract date expires (1,2 or 3 years).
- The contract will be active and the investment protected as long as interest is paid. 3 consecutive months defaulting on interest payments will trigger the forfeit of the original investment.

4) CLB Shop

Our CLB Shop is not a shopping mall but social e-commerce targeting B2B and B2C, where you will be able to use your coins at CLB Shop, available anytime and with only a few wallet limits.

5) Company payback on all paid fees, in CLB Coin

- KYC fee: \$50 fee will have to be paid at the exchange and sent to the company account^[L]_{SEP} (CLBcoin will be sent back to the investor who paid the fee).
**Client identification is required to comply with AML/KYC regulations*
- Interest: Borrower will have to purchase CLBcoin worth of 3% interest at the exchange and send it to the company (CLBcoin will be sent back to the investor who paid the fee)
- Weboffice monthly fee: \$30 fee will have to be paid at the exchange and sent to the company account^[L]_{SEP} (CLBcoin will be sent back to the investor who paid the fee)



5 Coin and Company information

- Coins (total number): 10 billion
- Mining method: L POS – waves
- Coin allocation:

private sale	5%
CB sale	65%
Marketing	15%
Development	15%

All relevant financial and taxation reporting is managed in the jurisdiction of the Company's registration, Estonia. See Company register and Disclaimer for further details both here and on the company website.

CLB International OÜ is registered in Tallin, Estonia.

Managements

Mark Davis

Mark has been an executive manager in Training, Education and Sales oriented businesses for the last 20 years. He has worked in the Non-Profit space in Australia for 6 years. He comes to the world of Cryptocurrency with experience in event management, promotions, sales and marketing across digital and traditional formats.

His expertise in Communication Management and working in multiple international locations makes him the ideal international Managing Director. He has run companies with up to 400 staff across multiple locations.

Walter Kim

He has been involved in many non-governmental organizations such as Seoul Metropolitan Government Transportation Administration, Headquarters Authorization of Ministry of Commerce, Industry and Energy, President of the National Federation of Veterans for Youth, International Emergency Management Association consultant. With his great power and influence, he has established a great network.

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Development team
South Korea, USA

IT and server location
Singapore, Japan , USA

www.coinloanbank.com has constant updates in the technology being used to develop the coin and the platform. The website, future app and multi-access platform will also evolve as investment grows and the need to manage users grows.

Facebook
www.facebook.com/coinloanbank

Telegram
The news for CoinLoanBank can be found at <https://t.me/coinloanbank>

Official notifications, original documents by CLB and the official whitepaper should only be considered authentic if downloaded from this site and in protected uneditable format.

Address and further company information can be found on the company website.

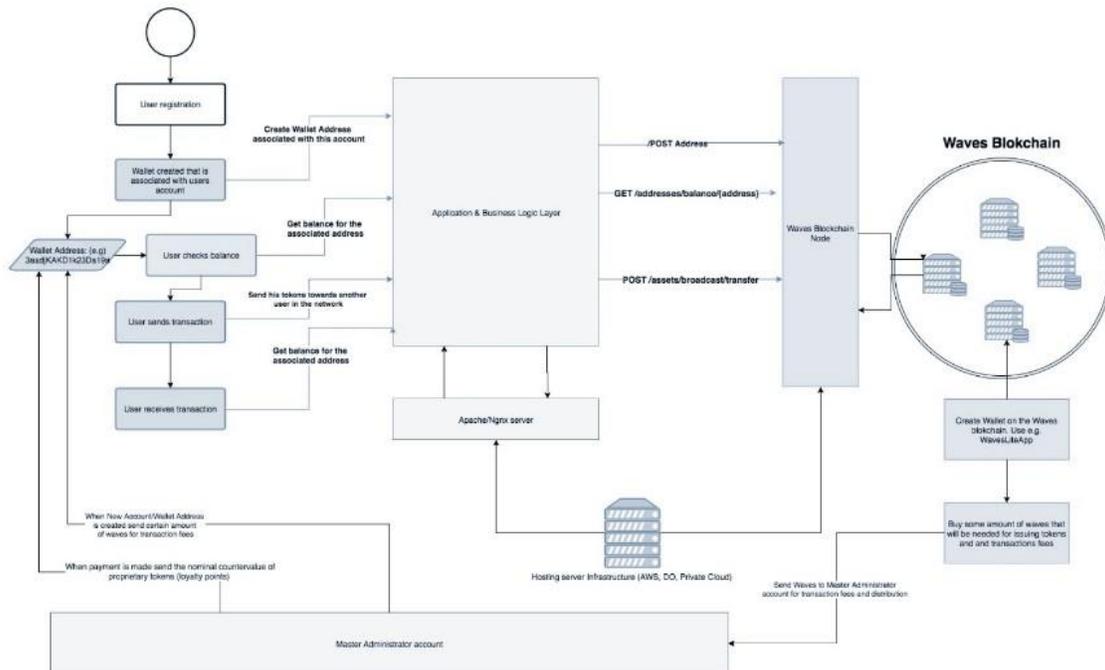
6 CLB technology - Waves

Coin creation

Waves

WAVES is a decentralized blockchain platform focusing on custom blockchain tokens operations. National currencies transfer is maintained on the WAVES blockchain through compliant gateway operators. Decentralized token exchange facilitates fundraising, crowdfunding, and trading of financial instruments on the blockchain.

Lightweight clients provide an easy installation procedure and a flat learning curve for end users.



Decentralised Exchange



By trading on a centralized exchange, you risk losing your funds in the event of hacking, which has happened on almost all popular exchanges. The main advantage of the Waves exchange is that the money is always stored in your wallet, and the match only compares orders. You retain complete control over your funds when trading them on our decentralized exchange. The DEX is powered by a matcher, which stores user orders and sends token exchange transactions for fulfilled orders.

Trade quickly and securely

All transactions happen on the blockchain, and only the order list is held on the centralised matcher. This allows us to take full advantage of both centralised and decentralised technologies. In addition, implementing the latest developments has allowed us to increase network capacity to hundreds of transactions per second.

Scalability comparison

Blockchain System	Block Time	Block Size	TXs/s
Bitcoin	10 minutes	1 MB	3-7 TX/s
Ethereum	15-30 seconds	2-22 KB	2-22 TX/s
Waves	1 minute	2-24 KB	1.6 TX/s
Waves-NG	1 Minute/KeyBlock	1 MB	1000 TX/s
	3 Seconds/MicroBlock	65535 TX/KeyBlock 200 TX/MicroBlock	

Trade without limits

On centralised exchanges, it's the administrators who decide which pairs will be traded. Waves' DEX allows you to trade any token pairs that are on the blockchain. In addition, there are no restrictions on the withdrawal of funds from the DEX. As soon as your transaction is complete, the cryptocurrency will appear in your wallet.



Protection from front-running and other fraud

Your orders are transferred to the matcher over an encrypted channel and are not visible to other participants until the moment of execution. This excludes the possibility of unscrupulous traders manipulating information about an upcoming trade.

Issuing your tokens, token sales

Cryptographically secured blockchain tokens allow any business to issue its own internal digital currency on the blockchain to pay for goods and services within its project. The actual cost of tokens (Custom Application Tokens) is established using open market mechanisms.

The role of the token is determined by the nature of each individual project and can be integrated into it not only as an internal currency but also as a token for decentralised voting, as a rating system, or loyalty program.

**from www.wavesplatform.com*

A blockchain explorer to track every transaction of coins being withdrawn, sold, bought, and exchanged will be stored inside the web office of each investor.

Smart contract loans are generated between people who are regular investors and existing investors, in order to access up to 90% of the value of the investment, at just 3% interest per month payable in CLB Coin

The waves wallet holds the currency for investors and openly trades on the waves DEX, allowing coin holders to buy and sell for investment or to pay interest on convertible bond loans inside the CLB system.

waves 

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7 Timeline

Q4 2017

- Investigation into convertible bond, combining with blockchain solutions.

Q1 2018

- Review of competitors, issues around marketing, referral system, international compatibility and company setup options.
- commence private funding round.
- commence management search and company registration.

Q2 2018

- finalise vendor supply for coin development, web office, website, social media, KYC provider and AML compliance.
- finalise international funding round, smart contract created and audited.
- commence trading on open exchange and issue first bonds and loans

Q3 2018

- Initial 3 month period of convertible bonds reviewed and loans checked.
- General lenders via smart contract.(Second project)

Q4 2018

- On more public exchanges
- Contracting more affiliated facilities and products accepting CLBcoin

Q1 2019

- First 12month contracts finished and review ahead of year 2 projections and other fintech product creation.

Q2 2019

- Online blockchain driven CLB Shop reaches at least 1000 products



8 Disclaimers

Referral

As this is not an ICO, UTO or STO, the investment program here is not using a referral bounty program to encourage people to participate in the coin sale. Instead, the international private sale round is available until the initial target of \$10M is reached and then the community will have sufficient access to coins to enable the Convertible Bond to work in practice. Then the tokens will be freely available in the marketplace to be traded and exchanged.

The initial private sale period already ended, with over USD\$2M raised.

The international private sale period is open until 1 July or until the initial target of \$10M has been reached. This will allow access to the power investor-driven loan to earn interest payable by borrowers.

International Support and Disclaimer

The Coin Loan Bank platform exists in English, but the white paper is available in English, Japanese, Chinese, and Russian. Other language translation is unofficial and cannot be confirmed as accurate by the management if not on the official website.

This white paper shall not and cannot be considered as an invitation to enter into an investment.

It does not constitute or relate in any way nor should be considered as an offering of securities in any jurisdiction.

The white paper is not intended to include any information or indication that might be considered as a recommendation or that might be used to base any investment decision on.

The CoinLoanBank CLB coin and the Convertible Bond product are not intended to be used as an investment. They instead offer an opportunity to borrow from your bond up to 90% to provide



access to your funds. They also offer you the chance to sell from your CLB coin balance to other investors needing coins to pay fees and charges in the process of their access the loan products.

The offering of CLB coin on the Waves DEX is not changing the legal qualification of the token, which remain a simple means for the use of making interest and fee payments for convertible bond loans and smart contract loans.

CoinLoanBank is not to be considered as advisor in any legal, tax or financial matters. Any information in the white paper is given for general information purpose only and CoinLoanBank does not provide with any warranty as to the accuracy and completeness of this information.

Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact the Coin Loan Bank business and even limit or prevent it from developing its operations in the future. Terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to be involved in the private sale understand that neither CoinLoanBank or any of its affiliate shall be held liable for any direct or indirect loss or damages caused by such changes.

Any person undertaking to acquire CLB coins understand that Coin Loan Bank does not provide any guarantee to the price of coins at the completion of the term of the Convertible Bond product.



Representation and warranties

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

- have read carefully and all terms and conditions attached to the white paper; agree to their full contents and accept to be legally bound by them;
- are above 18 years old or have reached the age in which are qualified to enter into a contractual relationship in the country of residence;
- will not use the crowdsale 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 coins and 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 in order to utilise the Coin Loan Bank products and services;
- are familiar with all related regulations in the specific jurisdiction in which s(he)/it is based in and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind; (Participants cannot contribute if there are applicable legal restrictions in their country of residence. It is the responsibility of each participant to know these laws and take them into consideration before their participation in the Token Sale).