



PLATON FINANCE
CREATE THE FUTURE

WHITE PAPER

DIGITAL CURRENCY OFFERING PROCESS PROPOSAL

— PLATONCOIN (PLTC)



Submitter:

Platon Finance OÜ
Platon Institut s.r.o.
Platon Institut s.r.o.
PLATON FINANCE LIMITED

Licence Owner (Estonia)
PLTC Distributor for SR (Slovak Republic)
PLTC Distributor for CR (Czech Republic)
PLTC Distributor for UK (United Kingdom)

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NOTICE:

**INFORMATION PROVIDED IN THIS DOCUMENT IS CONFIDENTIAL.
IN THE CASE OF UNCERTAINTIES, CONSULT WITH A CERTIFIED
ACCOUNTANT, TAX AND/OR LEGAL ADVISOR.**



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INTRODUCTION

We are living in probably the most progressive period in human history. General development is driven by the very desire of humanity to overcome established traditions and boundaries.

Human brain's unimaginable capacity, not limited by time or space, has brought the humankind to the threshold of the fourth industrial revolution, known as Digital.

One of the humankind's qualities is the tremendous desire to streamline everything around it — the trait, which is both the result and cause of human progress.

To be involved in digitalisation is not an option but a state. It has become as natural as eating or breathing. Just because many of us don't see or perceive it doesn't mean it's not reality.

Only the level and extent of individual involvement differ. We can either be only passive users and consumers or actively participate in the development.

My wife and I established Platon Finance to contribute to the creation of tools for the benefit of ordinary users. We understand our activities as a mission to facilitate everyday human needs and desires through a digital ecosystem that uses the PlatonCoin virtual currency as a means for redistribution.

If anybody asks us what PlatonCoin is about, the answer will be that it is a means for people who understand the preciousness and limitation of time and want to live their personal and social life to the fullest. Every single element of our ecosystem, whether it is PlatonCoin Wallet, Payment Gateway, e-Learning or PlatonLife, is created and continually adapted to enhance users' comfort.

Platon Finance is an open community, based on the principles of the shared economy. That is why we create a social network, founded on the pillars of gaining personal benefits, intended for trading and everyday use, as well as for mutual recognition and help.

To be a member of Platon Life means to belong somewhere.



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1. GENERAL WHITE PAPER INFORMATION

1.1. Responsibility for Content of the Proposal

The licence holder and distributors (hereinafter referred to as "Distributor", "Platon Finance" or "Company") assume responsibility for the content of the document and declare that, to the best of their knowledge, the information contained in this document is accurate and that no matter of fact or information has been omitted.

The Distributor declares that in preparing this document, all reasonable care has been taken to ensure that, to the best of their knowledge, the information is correct and does not omit or otherwise conceal any facts that might affect the PLTC offering process.

Some of the information contained in this Information Memorandum represent "forward- looking statements" that can be identified by terms such as "may, might, should, would, expect, intend, develop and estimate", their negative and/or other variations. Due to various risks and uncertainties, including those described in the section "Risk Factors", the actual events or results or the actual performance of the Company may differ materially from those reflected or assumed in such forward-looking statements.

The Information Memorandum is based on laws and practices valid in the territory of the Slovak Republic and with minor changes, primarily legislative, varying within the European Union and the United Kingdom.

The purpose of both trading and issuing terms is to regulate the use of products/services provided and offered through the Distributor's website and/or via the Distributor's mobile applications, including the use of available digital usernames.

By registering on the website and agreeing to the terms of use, each customer/user, both a legal entity and a natural person, expressly and unconditionally agree to these Terms and Conditions, thereby committing to comply with them.
If the customer/user does not accept these terms, we recommend not using the products/services.

Every customer/user, regardless of their legal form, declare they possess legal personality, legal capacity, recognized as a natural and/or legal person, and if they represent and/or act on behalf of another legal person, they are officially authorized to act on behalf of this person and may assume full rights as well as responsibility for the use of the products /services.

The Distributor reserves the right to change or modify these Terms and Conditions at any time in its sole discretion.

If the Distributor makes amends to these Terms and Conditions, the Distributor shall publish a notice of such changes and/or implement these Terms and Conditions designated as "Last Updated" and the date of the update.

1.2. PlatonCoin Virtual Currency Declarations (PLTC)

PlatonCoin does not fulfil the role of electronic money

The PLTC does not fall within the scope of electronic money in any way, without prejudice to its material scope under the regulation of Directive 2009/110 / EC of the European Parliament and the Council of 16.9.2009 on the taking up, pursuit and prudential supervision of the business of electronic money.

PlatonCoin is not an investment instrument

In accordance with current European Union legislation and the laws on business on the capital markets, as amended, virtual currencies cannot be considered as an investment instrument either because they do not meet the nature and form of securities and/or derivatives.

This condition could only be met if the PlatonCoin virtual currency was generated not as a Utility token but as a Security token.

Platon Finance is not established and/or established as an Investment Fund which, in the case of an Investment Fund, could offer virtual currency units directly to the public or a specific set of investors. Platon Finance is primarily established to facilitate trade, services and goods using the PLTC product. PlatonCoin is not defined as an investment tool but as an alternative form of digital product, based on encryption key principles. Neither the digital ecosystem nor the virtual currency unit has been generated or designed for collective investment.

Authorisation to receive payments for goods and services

No law, regulation or measure by the banking sector imposes a legal obligation and the need for Platon Finance to register and/or report on receiving payments (payments) for goods and services via PLTC virtual currency units.

PlatonCoin buying and selling for their account does not constitute a payment service, as well as the transactions associated with it and retaining "virtual account" through a virtual wallet PlatonCoin.

1.3. Declarations, Registration and Account

The goods/services of the Distributor are intended for use by candidates/users who are over 18 years of age. Upon registration, the candidate confirms that they are authorized to sign a legally binding PLTC acquisition/contract.

By accessing or using the goods/services, the User undertakes not to violate any laws, contracts, rights, intellectual property laws, any third party right or commit any offence and agrees to be fully responsible for their decisions and potential outcomes. Without limiting the validity of the aforementioned generally binding statements, the candidate agrees not to:

- a) use the products/services in a way that could damage, disrupt, negatively affect or prevent other users from using the PLTC Distributor's products/services in full or that could in any way damage or disrupt the Distributor's business,
- b) fund or support any illegal activity, including money laundering or terrorism support, or any other type of illegal and/or criminal activity concerning the Distributor as well as the PLTC token itself,
- c) Registration of the candidate/user is required by creating a crypto wallet in the PLTC and providing the required information to use the products/services. By creating an account (registration), the User undertakes to provide complete and truthful information, update the personal data provided during registration and assume full responsibility for all activities performed within the use of the account (crypto wallet) as well as taking full responsibility for all risks associated with the possession and use of PLTC.

1.4. Obligations Concerning the Use of Products / Services

- a) The Distributor is entitled to refuse any type of transaction related to the PLTC offer to the customer/user, to set limits on the amount of the transaction or to apply other conditions or restrictions related to the PLTC offer, based on own assessment or prior notice.
- b) Only orders that have not yet been executed can be cancelled. Once a PLTC order is placed, no change or cancellation can be made.
- c) The customer/user is required to determine whether there are tax obligations related to the acquisition and / or possession of the PLTC. The customer/user hereby acknowledges that the Distributor is not responsible for any tax liability that may be associated with the ownership, possession or use of the PLTC.



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1.5. Declaration on Third Party Information

This prospectus contains no third-party information. Information about the market environment, market developments, growth rates, market trends and competitive situation in the areas the Distributor operates in are the Distributor's internal estimates. These are based on the evaluation of empirical values. They are not supported by external sources. Distributor's estimates may differ from those of competitors, future competitors and other independent sources.

1.6. No US Registration

The distribution of this Information Memorandum for the purpose of offering virtual currency units may be partially or entirely restricted in certain jurisdictions. The information included in the Information Memorandum is not intended primarily for US citizens and/or US-based legal entities. Digital payment instruments and/or products mentioned in this document may not be offered in the United States.

The Information Memorandum is issued to potential candidates, clients and/or prospective potential users who meet the eligibility criteria for PLTC use. It does not constitute an offer to sell Platon Finance shares.

The data included in the Information Memorandum is given for general information only; it is the personal responsibility of each person, persons or company to use or procure PLTC virtual currency units, not as an investment instrument but as an alternative payment instrument for tenure and/or as an acceptable instrument for exchange for products and services. Prospective participants should be made aware of the legal requirements and obligations that also apply to the application of the regulations in force, including the applicable taxes in the countries of their respective nationality, temporary or permanent residence or the registered office of their company.

1.7. Proposal Summary

Platon Finance's business is focused on the supply of goods and services to a broad portfolio of holders/users using virtual currency unit PlatonCoin (PLTC).

As part of the public offering, the Distributor primarily issues its PLTC virtual currency units via the internal platform www.platonfinance.com and www.platonlife.com and, secondly, through the cryptocurrency exchange. The nature of the issue excludes possibilities of issuing through qualified traders, i.e. PLTC tokens will not be book-entry in any deposit bank or any third-party representing a direct financial derivatives marketer. Therefore, no ISIN (International Securities Identification Number) will be assigned to the PLTC tokens.

The reason for the offer is to create a unique business digital platform-ecosystem, using a dynamic trading system, through the PLTC digital currency.

1.8. Disclaimer

The Information Memorandum does not constitute a recommendation by the management of the Company, its directors and/or any other person, including advisors to any participant. Potential participants must, after carrying out such investigations and analyses as they deem necessary, make their independent assessments and decisions related to possession and/or possible use.



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If potential participants do not fully understand and accept the goals and intentions of the Company, as well as the potential risks, they should not decide on any option of possession, ownership or reuse. There is no certainty that the goals and objectives of Platon Finance will be achieved; scheduled (predicted) results may vary over time. Potential participants should carefully consider whether allocating free capital (financial resources) is appropriate for them.

At the same time, potential participants/holders of PLTC virtual currency units should be made aware of the legislation relating to the acquisition, possession, sale or other use of the PLTC in their countries of nationality, residence or place of residence. Potential participants should consult their accountant, legal or other professional advisors before any acquisition of the PLTC virtual currency in any doubt about this Information Memorandum.

1.9. Basic Terms

The terms used throughout the document possess following meaning:

Term	Definition
Fiat	Forced currency created e.g. by an official authority.
Cryptocurrency	Digital currency protected by modern cryptography.
Altcoins	Label for all cryptocurrencies except Bitcoin.
Blockchain	Distributed database, which keeps growing list of records, so-called blocks. Each block contains a timeline and a reference to the previous block.
ERC-20	A technology standard using Smart Contracts to operate tokens on the Ethereum platform.
dApp	Decentralised application. An application operated by multiple users on a decentralised network.
Licence Owner	Platon Finance OÜ
Distributor	Platon Finance, s.r.o. Platon Institute, s.r.o. PLATON FINANCE LIMITED
PlatonCoin	Distributor's virtual currency unit
PLTC	The official abbreviation of PlatonCoin virtual currency unit.



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PLTC Selling Price	The price at which PLTC tokens are currently offered.
Prospect	A natural and/or legal entity considering the acquisition of a PLTC.
Holder	A natural and/or legal entity owning PLTC tokens on a PLTC wallet.
Articles	Company statutes or provisions.
Audit	Distributor's Audit Company.
Basic fiat	The fiat currency primarily used by the Distributor: EUR (Euro).
www.platonfinance.com	Official Platon Finance website.
Directors	Directors – members of the Company and/or any person officially authorised by the Board of Directors/Asset Manager.
Gross negligence	Standard of conduct that transcends negligence performed by a person who is non-compliant of their actions or omissions.
Information Memorandum	This accompanying document.
Law	Applicable laws in the country of the Distributor and/or in the territory of the European Union.
Performance and administration fee	The performance fee paid by companies to the asset manager.
PLTC Wallet	Used to store virtual currency units. Several types of wallets are recognised: hot (online wallet with constant internet access – e.g. at the exchange office), cold (offline backup – e.g. Ledger hardware wallet), paper (offline wallet printed on paper), mobile wallet (on a mobile device).
Private Key	A key that is used for cryptographic interactions and demonstrates ownership of a particular address (wallet). A personal key for accessing and manipulating the cryptocurrency. The private key must not be provided to anyone!



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Public Key	A key that is used for cryptographic interactions paired with a private key. This key can be provided to others as it serves as an address to which other subscribers can send cryptocurrencies. It is also possible to use the public key to view account's payment history.
Smart Contract	A programmable crypto contract that allows users to define rules for transferring asset transactions between stakeholders. It is based on specific logical operations and cannot be changed once it is launched.
Total Supply	The total volume of PLTC virtual currency units (maximum number of coins).
Hard Cap	The maximum possible amount of capital raised through the issuance of the PLTC virtual currency.
Transaction Fee	The amount to be paid for the transaction on the blockchain.
Know Your Customer (KYC)	A mandatory procedure that allows companies to identify customers and obtain the necessary data from them.
AML	Protection against money laundering (anti - money laundering measures).
Off-chain	Transactions that do not take place on the main blockchain.
On-chain	Transactions that take place on the main blockchain.
P2P	A peer-to-peer network – a direct network between partners without a central server.
SWOT	Strengths, Weaknesses, Opportunities, Threats – an analysis used to assess the strengths, weaknesses, opportunities and threats of a particular situation.

1.10. Basic Interpretations

Unless otherwise required by context, this Information Memorandum provides:

- a) the words importing singular include the plural and vice versa;
- b) words that are gender-neutral or gender-specific include each gender;
- c) other parts of speech and the grammatical forms of the word or phrase defined in this document have the corresponding meaning;
- d) the term 'natural person' includes: a company, partnership, joint venture, association, corporation or other legal form;
- e) the reference to "includes" means to include without limitation;
- f) the reference to the clause, timetable or annex is a reference to the provisions of this Information Memorandum and the list or annex to this Information Memorandum and the reference to this Information Memorandum contains the schedule and the annex to this Information Memorandum;
- g) reference to a law is a reference to a specific law, as amended, consolidated or replaced;
- h) the reference to the document contains any amendments or supplements thereto or substitutes thereof;
- i) the reference to the body in this information Memorandum includes the successors of that body and the authorized groupings;
- j) all currency references include any subsequent currency;
- k) all references to dates refer to the dates of the Gregorian calendar

2. ABOUT THE DISTRIBUTOR

2.1. About Platon Finance

Subject	Characteristics
Business name:	PlatonFinance OÜ
Legal form:	osaühing
Address:	Rotermanni tn 8, Kesklinna linnaosa, Tallinn, Harju maakond, 10111
ID number:	14730682
Business name:	Platon Finance
Legal form:	Limited Liability Company
Address:	Klincová 37/B, 821 09 Bratislava, SR
ID number:	51 40 23 43



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Business name:	platon institut s.r.o.
Legal form:	Limited Liability Company
Address:	Ve Smečkách 586/10, Nové Město, 110 00 Praha 1, ČR
ID number:	08521301
Business name:	PLATON FINANCE LIMITED
Legal form:	Private limited Company
Address:	35 Firs Avenue, London, United Kingdom, N11 3NE
ID number:	11268060

2.2. Business Activities Overview

Information	Characteristics
Scope of Business	Brokerage Activity
Breakdown of Activities	<ul style="list-style-type: none">- Financial services – operation of virtual currency wallet services- Financial services – operation of currency exchange services between virtual currency and fiat currency- Purchase of goods for sale to the final consumer (retail) or other traders (wholesale)- Advertising and marketing services, market research and public opinion polling- Computer and data-processing services- Activities of business, organizational and economic consultants- Mediation activities in the field of trade, services, production- Administrative services- Bookkeeping- Out-of-school educational activities- Other
Primary Markets	European Union
Acting on behalf of the Company	Daniel Tenner acts on behalf of the Company



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2.3. Code of Ethics

Platon Finance is a subject operating in the FINTECH sector. Entrepreneurship in the innovative industry places significantly higher demands on a company. Platon Finance is fully aware of that and accepts its position as well as general responsibility. It also declares a commitment to base all its activities on its corporate values and respect generally accepted business rules and principles.

Ethical behaviour is of crucial importance for the long-term functioning and economic interests of Platon Finance. The Company understands them as a general manifestation of responsibility towards all employees, partners, investors, Platon Life Members. A particular involvement of the ethical conduct of the Company is the relation to the environment.



The reputation of Platon Finance, as well as gaining and maintaining trust towards all stakeholders, is one of the values and roles of the Company and its members (internal and external team members).

All Platon Finance members are required to act per this Code of Ethics, to maintain a high moral standard in business and work behaviour, and to create a working environment of trust and respect. The reputation of Platon Finance, as well as gaining and maintaining trust among all stakeholders, is one of the values and roles of the Company and its members (both internal and external).

Code of Ethics of Internal Relations in Platon Finance



Respect for Human Beings
Decent Work
Openness



Honesty
Friendship/Family
Communication Ethics



Reputation and Property Protection
Conflict of Interest Prevention
Dispute Resolution Ethics



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Fundamental principles of Platon Finance:



3. OBJECTIVE AND GOALS

The last five years are characterised by turbulence occurring primarily on capital markets. The daily depreciation of the funds (money) of entrepreneurs and ordinary people is caused by inflation, instability and the diversity of the economies of individual countries. So, what can be done to preserve against these effects of state monetary policies, exchange rate fluctuations and economic turbulence? How to protect money and avoid the loss of their value?

Platon Finance intends to leverage years of experience with virtual currencies and active trading to create a dynamically expanding digital ecosystem aimed at the practical utilisation of the PLTC virtual currency as an alternative payment instrument. One of the primary objectives is therefore to introduce fragmentation, i.e. enabling as many users as possible to own the PlatonCoin virtual currency, take advantage of it, and participate in the development of the Platon Finance digital ecosystem of which they will become part.

To maintain the anonymity of ownership as well as to protect PLTC holders, the proposed ecosystem makes use of network decentralisation via blockchain technology. PLTC tokens are generated under the Ethereum network standard known as ERC-20. The Distributor has decided to employ ERC-20 because it is the most widespread token form with a broad range of practical uses.

4. PROBLEMS AND SOLUTIONS

The possibilities of success of the Platon Finance digital ecosystem are based on providing the solution to current problems associated with virtual currencies.

4.1. Shared Economy

Problem 1:

The world is changing. Despite the significant advancement of humanity, material wealth has become a globally recognised value over the past decades. The global society has been significantly divided and individualised. But is it possible to operate on an individual level in the long term and ignore the existence of other people/members of society?

Solution 1:

The essential ecosystem goal is to create a Shared Digital Economy via Platon Life. In general, a shared economy is not a modern trend. It is based on the creation of functional systems between its direct and indirect participants to create and expand a social group of similar-minded users,



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- promote PLTC growth through their daily use,
- participate directly in the development of the ecosystem and, consequently, to participate financially from the growth of value by the general acceptance of Platon Life values
- balance inequalities in business

4.2. Awareness and Applicability

Problem 2:

The boom of digitalisation in the FinTech sector is followed by many intentions, which, while bringing compelling visions, possess an inadequate level of practical awareness and applicability as they are frequently incomprehensible and useless to an ordinary user. A great deal of information about virtual currencies causes a slightly discouraging reaction among regular users, who therefore prefer not to use them even if they want to.

Solution 2:

Platon Finance perceives the problem to such an extent that it has decided to prepare a unique curriculum, not only to educate (inform) users theoretically interested in virtual currencies, but also to exploit their acquired knowledge throughout practical use in everyday life, using the PLTC virtual currency. By combining the factors: "Learn & Use PLTC", Platon Finance foresees a solution to the problem of information and applicability.

4.3. IT Security

Problem 3:

Information security remains a significant problem for modern companies. According to statistics, the human factor is responsible for the leakage of information in over 70% of cases as the remaining 30% are attributed to external attacks.

The actual development of new technologies results in a year-on-year increase in the number of cyber-attacks up to four times. The types, forms, and seriousness of cyber-attacks are the most discussed issues as they affect personal or business information. The advent of virtual currencies has encouraged the emergence of a new wave of hackers' interest. Their motivation lies not only in damaging the virtual currencies themselves but also in other forms of theft.

Similarly, personnel risk is underestimated. Employees are increasingly encountering and operating sensitive data, which may be subject to various laws (e.g. privacy, industrial security, responsibility for the administration of the digital ecosystem, including crypto users' wallets).

Solution 3:

To minimise the damage caused by security breaches, Platon Finance has partnered with the US "giant" Symantec/Menzo, the No. 1 in the cybersecurity industry. The cooperation is aimed to secure PlatonCoin users, protect their assets as well as the assets and know-how of the Company.

Modernisation and the introduction of innovations experience an increase in external threats. Platon Finance protection is, therefore aimed at preventing:

- Hardware attack,
- Blackmail malware,
- Attacks through systems intended for use by employees,
- The use of the Cloud,



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- Attacks on integrity and Platon Finance ecosystem,
- Hijack to steal personal information/user data,
- Threats of information leaks caused by employees;

4.4. Technological Trust

Problem 4:

Every progress, including the one in the sphere of virtual currencies, is accepted by society, i.e. potential users as the beginning of something new and better. However, it also raises a high degree of untrustworthiness. Therefore, over the last decades, people have become accustomed to insuring their property. The question arises, how to create an insurance product for a new form-type of payment instrument that is entirely virtual?

Solution 4:

For the general acceptance of the PLTC virtual currency, Platon Finance provides the opportunity to cover various forms, primarily cyber, of risk through a contractual insurance agent represented by ANDERSON. The difficulty of such insurance is even more complicated as it is an insurance of product value of the asset (PlatonCoin), which is an interchangeable tool for various types of goods and services.

4.5. Multilevel Usability

Problem 5:

To offer a virtual currency menus, create a payment gateway and an active currency exchange system, implement user-friendly applications, generate an active B2B and B2C trading platform, provide wallet and ecosystem insurance, and IT protection for the entire ecosystem are goals that are very time, staffing and costly demanding not only to design but also to perform. If we extend this further by dividing the whole ecosystem into forms (types) of users, we are getting a tricky puzzle.

Solution 5:

What others consider as a problem, Platon Finance interprets as a challenge. Each ecosystem consists of three pillars:

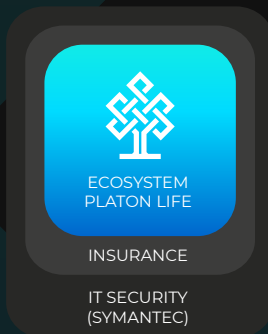
- Demand: customers/users
- Supply: merchants
- State: representative of the legislature

Companies ordinary utilise a single-pillar solution. However, Platon Finance has built the entire digital ecosystem on two independent user levels (pillars) where:

- One level is intended for ordinary ecosystem users, through PLTC
- The second level is represented by traders offering goods/services exchangeable for PLTC

5. PLATON FINANCE SYSTEM LEVELS

5.1. Basic System Levels Characteristics



Based on the evaluation of internal and external risks, a three-level system was designed and subsequently created, consisting of:

- IT a personal security
- Level of the insurance system
- Platon Life Ecosystem

The main aim of the first two levels is to ensure the smooth operation of operations supporting the third level, the Platon Life digital ecosystem.

5.1.1. IT and Personal Security

IT and personnel security solutions represent a fundamental level of the overall ecosystem. The Company understands the argumentation of the following statements as key constituents in protection system design:

Since we create an innovative ecosystem

Innovativeness is not a guarantee that the ecosystem will avoid cyber-attacks; it is instead a challenge for hackers. Innovation is generally defined as something new that has either not been introduced yet or is only functional to a limited extent. Each new system is made up of subsystems representing a particular functionality. The broadly branched system such as Platon Life creates a higher "opportunity" and the risk of global as well as partially targeted ecosystem attacks.

Since we create a community

The community, i.e. users and their data, represent the core of the ecosystem. The system is even more sensitive as it does possess not only personal information but also the financial resources allocated to users' PLTC wallets. People-information-money – all that represents not only added value but primarily a high degree of risk, which must be eliminated as effectively as possible. The degree of community protection is therefore established as two- level.

Level 1 – global systemic protection of the ecosystem against the community,

Level 2 – Intra-system protection primarily aimed at eliminating risks among Platon Life members, mainly streaming from sharing and mutual communication.

Since Platon Life is about sharing

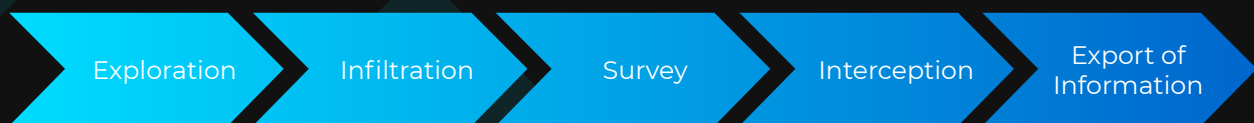
Active involvement of members in the ecosystem is about sharing information. However, each sharing means a transfer of an information track. People generally like sharing, and sometimes they do not pay attention to the security. The higher amount of information collected in the internal social network generates data mosaic for hackers, which can help them to break or steal, e.g. the identity of the individual as well as to take the tokens held in the PLTC wallet.

Since malware spreads easily

Malware generally refers to malicious software. This group includes all kinds of infiltrations such as viruses, Trojans, worms, rootkits, spyware, adware and others.

According to statistics, up to 43% of social sites breaches are attributed to or associated with malware. One unknown malware is downloaded every 4 seconds, up to 78% of all servers can be used for malware.

Example of basic attack phases description:



IT asset security

The Company uses only legal software (software) supplied directly by the manufacturer. Accounts without system/administrator rights are used exclusively for the work of a regular user. The CTO of the Company is responsible for the development and adherence to procedures of installation and hardening of all equipment that is part of the Company's agenda. Installation and hardening performed on these devices are documented. The organisation uses central management and monitoring of system settings.

Technical vulnerabilities and upgrades management

System updates of devices and software are automated where possible. The organisation conducts regular vulnerability testing as well as penetration testing.

Backup and recovery

The Company is continuously backing up C3 and C4 information to a remote location. Backup is set depending on the requirements set by the RPO – Recovery Point Objective in the Primary Assets Register. The functionality of the backed-up data is tested permanently. The backup test is recorded with the result of the achieved recovery time as well as whether it meets the maximum recovery time (RTO) requirement.

Logging

All employees activities are logged. Audit logs are stored externally and are subject to permanent review. Logs are protected against change.

Perimeter and network protection

A firewall with IPS technology and technologies that support filtering of websites and other system elements protects the perimeter of the entire ecosystem. The firewall is managed with professional care and according to the best practices. The firewall logs all electronic communication and its rules are at least permanently revised. A record is kept of the revision.

The computer network of the Company's agenda is segmented based on geographical location, degree of access protection and functionality. Network segmentation and network access control are documented.



PLATON FINANCE
CREATE THE FUTURE

5.1.2. Insurance System

The general increase in the popularity of virtual currencies significantly overtook the infrastructure built to support them. In terms of security, cryptocurrency exchanges, ecosystems, as well as crypto wallets of users have become possible hacking targets. Hackers consider them as a store of digital means, an alternative form of means of exchange. The growth of the market volume, as well as the significant capitalisation, underpin the growth in demand for crypto insurance.

Increasing attacks on ecosystems and parts of them and cybersecurity disruptions are still one of the greatest threats to the industry. In 2019, more than \$ 4 billion of virtual currencies were stolen.

The growth in the number of users in the Platon Life ecosystem as well as the PLTC capitalization Company expects, requires the elimination of risks, primarily through cybersecurity and insurance. Therefore, the primary objective is to create the same level of insurance protection as traditional financial institutions.

INSURANCE FROM THE BUSINESS AND OPERATING
ACTIVITIES OF THE COMPANY

LIABILITY FOR DAMAGE CAUSED TO A THIRD PARTY DUE
TO THE CYBERNET COMPANY'S ACTIVITIES

LIABILITY FOR DAMAGE TO THIRD PARTY DUE
TO THE POLICYHOLDER S LIABILITY FOR THEFT OF PLTC
COIN DATA STRING FROM PLTC WALLET

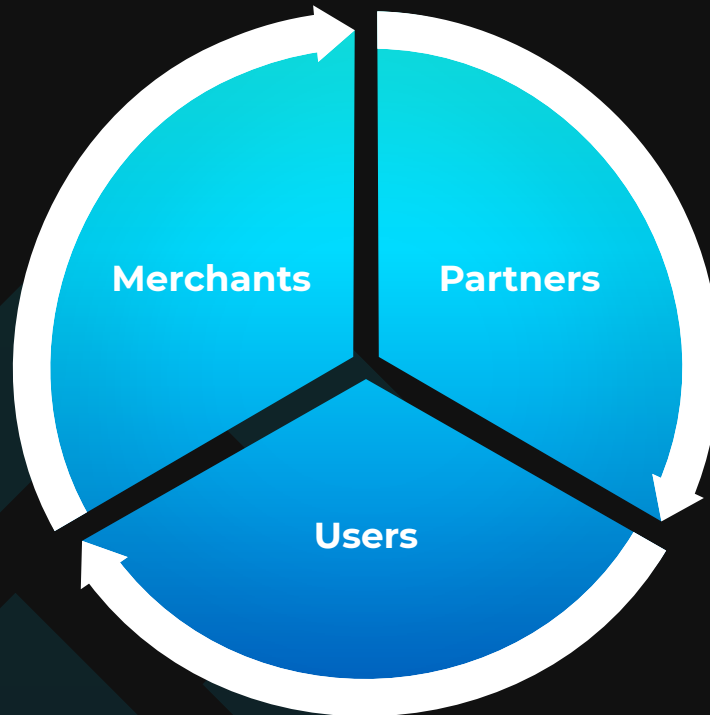
5.1.3. Platon Life Ecosystem

The Platon Life digital ecosystem is designed as an intuitively developing opened platform of interrelated actors, supporting the interaction and communication of internal actors with external environmental factors. Community participants comprise the core of the platform.



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5.1.3.1. Platon Life Community Constituents



The Platon Life ecosystem embodies the connection of digital technologies with the user's needs/requirements and the community itself.

The Platon Life community consists of three groups:

Users - the largest group by number, primarily focused on acquiring goods/services via contracted Trades registered with Platon Life.

Merchants - a group of vendors that accept PLTC virtual currency to exchange for goods and services.

Partners - a possibility to become part of the decision-making process as well as the creation and development of Platon Finance.

5.1.3.1.1. Users

The openness of applying the PLTC virtual currency is only possible under the conditions of the existence (presence) of active users, i.e. persons accepting PlatonCoin virtual currency as an alternative payment instrument. Since the Distributor anticipates an increase in the number of users but does not tend to force its use, four (4) member levels (groups) for users were created.



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Membership Level	Charging	PLTC Wallet Insurance	Entitlement to bonuses, benefits and access to the Social Network
FREE	No	Yes (partially)	No
ROOT	Yes	Yes (up to 4 K EUR)	Yes
LEAF	Yes	Yes (up to 16 K EUR)	Yes
CROWN	Yes	Yes (over 16 K EUR)	Yes

Platon Life membership is for those who are interested in testing the ecosystem (FREE) and, at the end of TRIAL VERSION, to decide whether they are interested in active membership (ROOT, LEAF or CROWN) levels.

Platon Life membership is intended primarily for users who are interested in actively using not only the PLTC itself but also other options that the club offers.

Club membership is divided into several areas aiming to:

- Promote education and use in the field of virtual currencies,
- Actively use (participate in) of the Platon Life Social Network,
- Be aware of shops/merchants, locations and payment options via PLTC
- Provide information about upcoming and/or ongoing discounts for selected member merchants,
- Possibilities of generating passive income of members, via active use of Platon Life,
- News/information from the world of virtual currencies
- Create innovative programs not only for Platon Life members but also for their relatives,
- Provide adequate portfolio management options,
- Provide community assistance and support for Platon Life members, as well as support for the socially disadvantaged,



E-LEARNING



PROGRAMMES



PORTFOLIO MANAGEMENT



INFORMATION
ON SHOPS



BONUS
SYSTEM



COMMUNITY
AID



PLATON FINANCE
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5.1.3.1.2. Merchants

Most of today's sales to end customers are performed through online sales. The Distributor not only supports this kind of transactions but also extends the possibility of using payments alternatively via PLTC.

The Platon Finance trading platform is a digital space built as a market intended to be used by merchants as a tool for exchanging the goods and services offered by them accepting PLTC tokens. The platform is designed as an open, continually expanding digital space for various vendors.

5.1.3.1.3. Partners

To be a partner means to be a member of management within the Platon Life structures, thereby to participate in the digital transformation as well as the transformation of IT processes, workforce and security. Platon Finance aims to create both an ecosystem and a portfolio of solutions to develop a Partnership Program standing on three fundamental pillars: Simplicity, Predictability and Profitability.

5.1.3.2. Basic Platon Life Tools



5.1.3.2.1. PLTC wallet

Platon Life - PLTC wallet is designed as a user-friendly mobile wallet intended for safekeeping of the user acquired/held PLTC coins, useable as well as a tool of interest carrying. As the Platon Life ecosystem is an operating platform, the PLTC wallet user interface also features Platon Exchange. Platon Marketplace is designed to buy and sell PLTC, not as a standard purchase and sale of PLTC within the Company, but as a currency exchange based on users who exchange their coins with each other. And since the ecosystem aims to support the activity of its users, Platon Exchange is connected to the Platon Life Social Network itself. By enabling location sharing the app would find the nearest member near you who is interested in PLTC replacement. Platon Exchange thus supports not only advantageous exchange between members but also the possibility of real recognition of members.



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5.1.3.2.2. e-Learning

E-Learning is the process of conscious and active acquisition, transmission, mediation and creation of a system of human knowledge and skills. Platon Life's e-Learning provides an opportunity to educate in the field of virtual currency. The educational process aims to acquire a range of expertise that would significantly support the business success of individual members of the community using e-Learning. The method is designed for all ages with a desire to provide information about the possibilities and benefits of using this alternative payment instrument. The tutorial includes a demo version allowing you to test offline:

- PLTC coin demo purchase process
- Exchanging PLTC coins with another user,
- Demo Purchase Procedure for the purchase of goods/services from a merchant followed by payment using PLTC coin(s),
- Demo process for getting bonus PLTC coins,
- Donating PLTC coins.

5.1.3.2.3. B2B a B2C

The basic concept enables and supports forms of B2B and B2C trading:

B2B application - designed as a business relationship of a merchant accepting PLTC regardless of whether they offer goods and services to another merchant or are interested in purchasing products and services through another merchant. B2B application is reminiscent of conventional e-commerce to some extent, with differences lying in the fact that each merchant has individual terms and conditions regarding the amount of PLTC tokens accepted in their offer/exchange. The mutual acceptance of registered merchants in the Platon Life trading platform aims not only to promote mutual growth among merchants through sales but to enable them to use PlatonCoin as a new payment instrument. The mutual acceptance of the PLTC leads to extending the applicability and promoting the circulation of the virtual currency. The platform also has the following rule: Give a discount – get a discount.

B2C application – the offer (sale) of merchandise and services of retailers to target, i.e. final customers. As with B2B, the essential condition of the platform is the mutual acceptance of PLTC tokens. Platon Life conceptually enables the Market to Platon Life members (SILVER, GOLD and PLATINUM levels). The difference between member and non-member users is primarily in the form of rewarding through PLTC. Eligibility for higher discounts, rewards for re-purchases from member merchants, PLTC rewards for a new Platon Life member, PLTC rewards for a new member that would use the services of registered merchants are the main differences in terms of users logging into the Market platform.

The primary benefits of the Platon Life Trading Platform are:

- Innovative, continually evolving technological solution of the ecosystem,
- Significant competitive edge,
- The growing portfolio of Merchants from different business areas,
- Universal solution for all kinds of business and services (B2B, B2C),
- Custom Payment Gateway – secure trading system supported by MasterCard,
- Sales support via POS terminals (Download & Cash in),
- Own exchange system,
- Unique insurance model for digital ecosystem, wallet and PLTC,
- Unique solution for cyber protection of ecosystem and PLTC savings on crypto wallets,
- Rewarding merchants preferring to receive payments through PLTC,
- An actively growing community of users who trust and prefer to purchase goods and services through PLTC

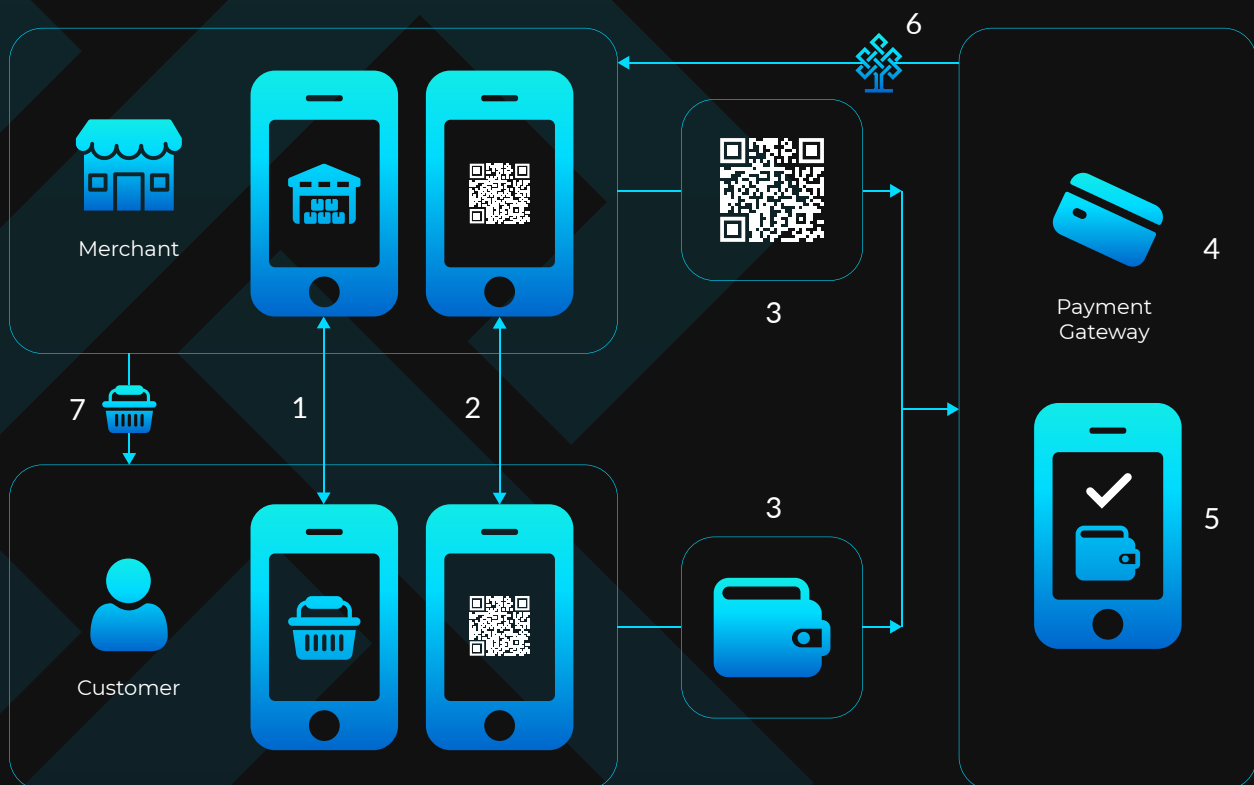
5.1.3.2.4. Platon Pay

Platon Pay is a functional link between the user interface and the trading and/or exchange, through independent but interconnected systems:

Platon Finance Payment system
Platon Finance Exchange system

The payment system is represented by the payment gateway created to perform tasks following tasks:

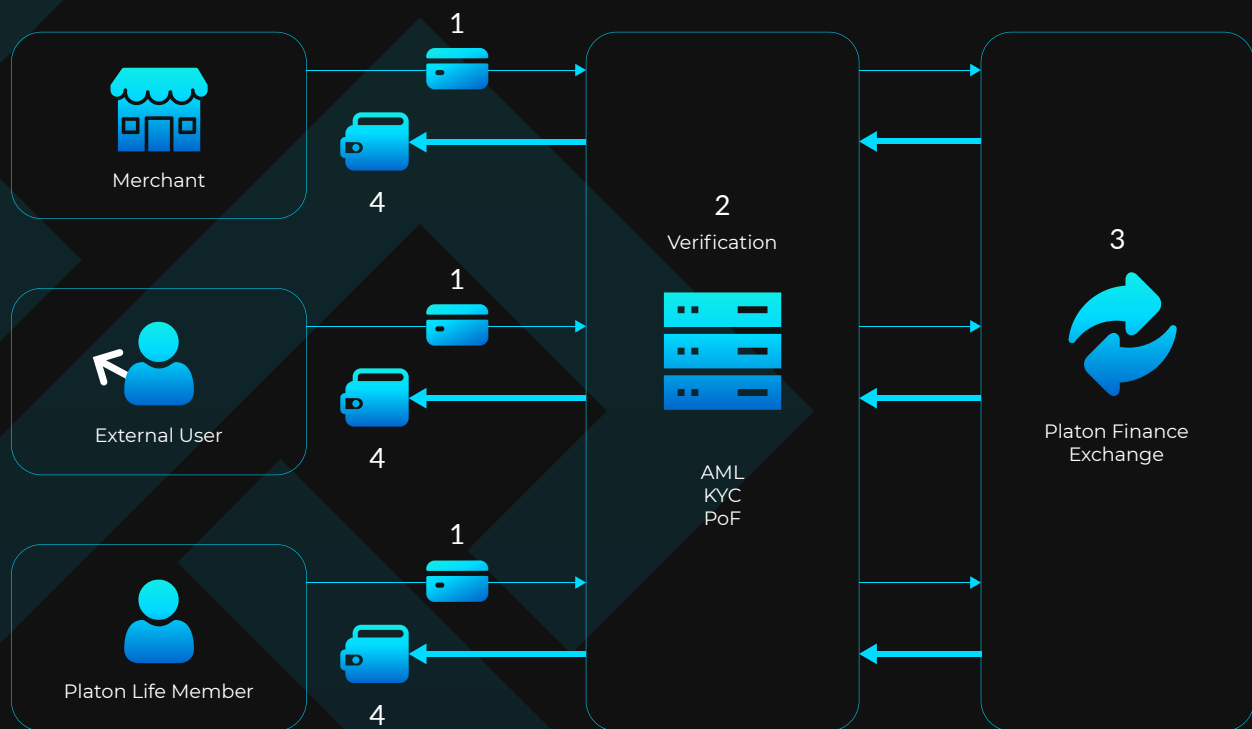
- Create a direct connection between merchants and payment providers by means of PLTC acceptance agreements
- Take over the preparation of chosen payment types, e.g. via market plugins,
- Manage customer/user payments and link them with stakeholders
- Provide additional services such as risk management, fraud prevention and reporting



Scheme: example of the procurement of products/services in an ecosystem

- 1) Merchant - offer, Customer - demand for products/services, Shopping cart with selected products/services
- 2) Generation of QR code by Merchant and acceptance of invoice by Customer in PLTC
- 3) Merger of invoice and value of products/services expressed in PLTC
- 4) Payment gateway confirmation and crediting the PLTC to the Merchant
- 5) Sending products/services to the Customer

Exchange system – a software solution designed primarily to exchange selected fiat currencies for PLTC tokens and vice versa. The system is intended to be a simple, flexible application fully compatible with user PLTC wallets and fully protected by Symantec/Menzo SW solution. The great emphasis on IT security as well as the insurance of the IT platform is due to the presence of money firstly represented by fiat currencies and secondly by PLTC. The PLTC wallets themselves, retain the value expressed in the PLTC, which by applying decentralization means that the PLTCs are entirely under the control of individual users, not their operator. The exchange system is designed for external users as well as Platon Life members. The advantages for members are reflected in the form of benefits expressed through better exchange rates.



Scheme: the basic ecosystem of PLTC token procurement:

- 1) Request for PLTC purchase and payment via credit card
- 2) Verification of the applicant and credit card
- 3) Acceptance/rejection of the client and/or credit card
- 4) In case of acceptance – crediting/receiving the amount from the credit card and sending an aliquot number of PLTC tokens to the applicant's wallet

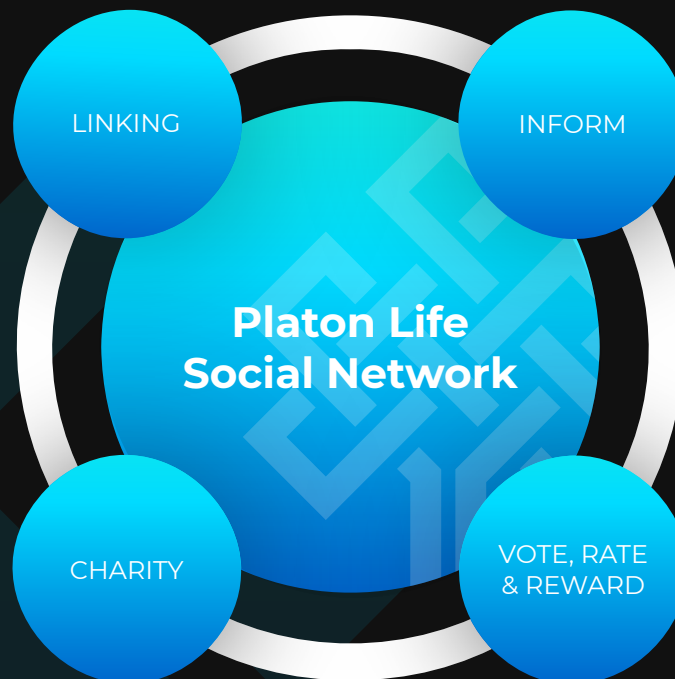
Information: According to the applicable currency exchange legislation, as amended, the definition of exchange is defined as "Business consisting in the exchange of banknotes, coins or checks denominated in a currency for banknotes, coins or checks denominated in another currency. The term currency is defined as a fiat currency, i.e. the official currency of a particular state – the monetary system. However, in the context of virtual currencies, and thus PlatonCoin, the Act constitutes an alternative acceptable exchange product between supply and demand parties; is not subject to legal (legislative) regulation.



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5.1.3.2.5. Platon Life Social Network

The Platon Life social network is designed as an intuitive interface to connect users and integrate them into a dynamic, shared economy. Platon Life principally consists of the following parts:



LINKING – Platon Life's social network's role is to support people-to-people relationships, both in an interactive and personal way. Platon Life aims to activate as many members (users) as possible into active life. The network is not designed or aimed at "mass sharing of photos or videos", its role is to promote the personal growth and education of the members.

INFORM

- a) Be informed – to be informed means to possess an overview and a lead. Since Platon Life is about border shifting as well as personal progression, we aim to provide you with information about network news, innovative ideas, start-ups and enviro projects.
- b) Inform – each action provokes a reaction. And as we expect feedback from you, we are also open on the team to receive information. The aim is to share, collaborate and make Platon Life more efficient.
- c) Celebrity Ideas – Platon Life brings together all people, including celebrities and other personalities who are active in social life and equally interested in engaging in everyday affairs. Presentation of prominent people and their projects and ideas will become a select category.



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VOTE, RATE & REWARD – each member, irrespective of the type of membership package, has equal rights to participate in the decision-making process on certain situations and events, in Platon Life, its community as well as the external context in connection with the club. These are mainly:

- Assessment of the quality of member traders in the ecosystem
- Evaluation of products and services provided by Platon Life,
- Rating among Platon Life members
- Voting on acceptance of innovation and improvement ideas,
- Appraisal programs for membership activities,
- Appraisal of members for Referral in the form of PLTC,
- Individual appraisal of members for PLTC innovation,
- Voting on applying the innovation/idea to Platon Life,
- Voting on assistance to a Platon Life member
- Voting on the aid for the socially disadvantaged

CHARITY – The highest degree of human self-realization is to live and assist others. Every single member, as well as a person outside the Platon Life ecosystem, can find themselves in a difficult situation. And since Platon Life is not only about receiving but also helping, the charity section has been created for this purpose. Club membership resembles family. In addition to gaining personal benefits, the social network moreover fulfils the position and role of an invisible helping hand always willing and ready to aid, both members and socially disadvantaged families and their members. No one ever knows if they once will need aid as well...

5.1.3.3. Platon Life Values



General

- Increase in the number of partner vendors
- Trust in PLTC
- Steady PLTC circulation
- Enviro & Health Support
- Platon Life "Love" Luxury



Material

- PLTC Value Increase Effect
- Platon Life members passive income
- Member discounts from contractors
- Raise of members standard of living



Educational

- Users education support
- Innovative environmental projects
- Chosen start-ups
- Brain trust support



Social

- "Love"Platon Life celebrities
- Community support
- Members + social aid (charity)



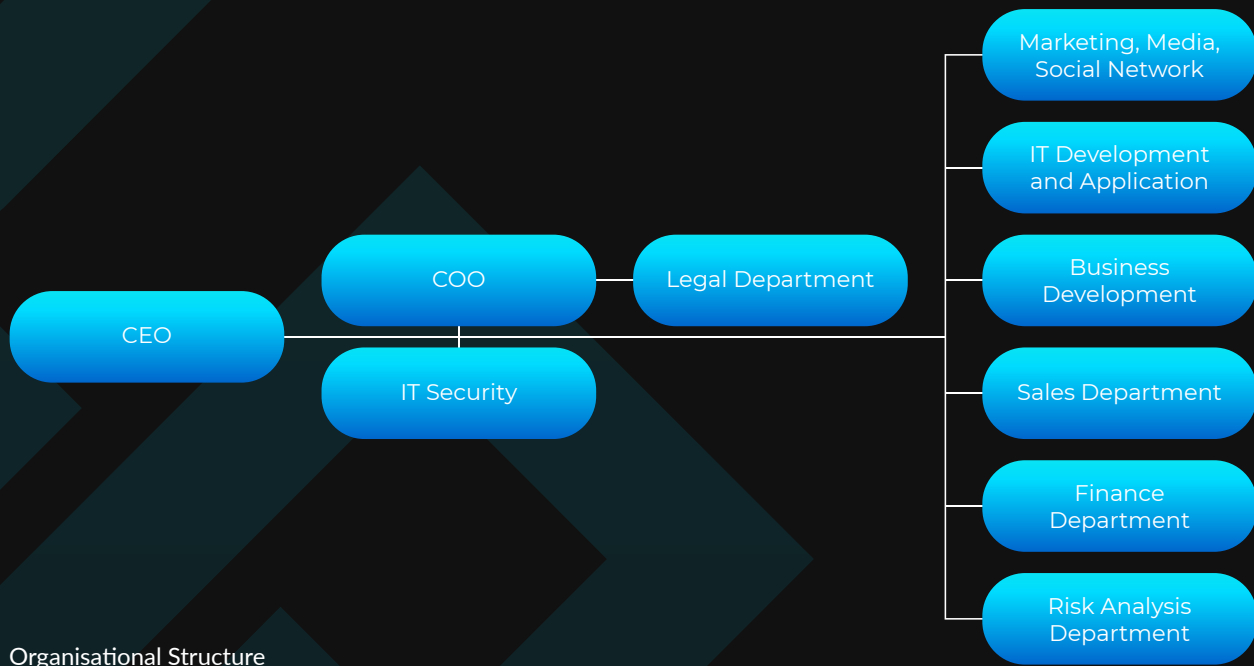
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5.1.3.4. Possibilities of Platon Life Usage in Shared Economy

One of Platon Life's and the entire ecosystem's missions is to create and convey as many goods and services to its users as possible through PLTC. The basis is to use an active shared economy as a tool of fragmented co-ownership.



6. ORGANISATIONAL STRUCTURE AND MANAGEMENT



6.1. Management and Supervisory Bodies

The Distributor is a limited liability company incorporated under the law of the Slovak Republic. The Managing Authority of the Distributor is the Managing Director of Platon Finance. The Distributor does not have a Supervisory Board, nor is it legally obliged to have a Supervisory Board.

6.2. Members of the Management Bodies

(i) Chief Executive Officer

The statutory body of the Distributor is the Chief Executive Officer, who acts on behalf of the Company itself, with the signing being performed so that the written or printed trade name of the Distributor is accompanied by his handwritten signature. In particular, the Chief Executive Officer's responsibilities include:

(1) the management of all Company affairs, unless these are entrusted to the General Assembly's decision-making powers by law or by the instrument of incorporation;

(2) ensuring proper accounting. The Chief Executive Officer is obliged to ensure the appropriate keeping of the prescribed records and accounting. Executives associate as well and are therefore responsible for the approval of ordinary separate financial statements, extraordinary separate financial statements, as well as the proposal and approval of profit distribution or loss settlement, following the memorandum and articles of association. Executives are obliged to perform their activities with professional care and in accordance with the interests of the Company. In particular, they are obliged to obtain and take into account all available information concerning the subject of the decision and to keep confidential the confidential information and facts whose disclosure to third parties could cause damage to the Company or jeopardise its interests.



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(3) Planning further direction (development) of Platon Finance business activities.

ii) Executives:

Name	Share	Position
Daniel Tanner	90%	Chief Executive Officer

iii) Principles of governance

Audit Committee

An Audit Committee has not been established at the Distributor. However, the Company uses external tax auditing services to maintain a high level of internal policy.

Corporate governance regime

The Distributor is currently complying with all corporate governance requirements set out in the generally binding legal regulations of the Slovak Republic. The Distributor has not drawn up any specific code governing the corporate governance regime beyond what is required by generally mandatory legislation.

The following person has been appointed to manage the Company:

Name	Position
Júlia Tanner	COO - Chief Operational Officer

7. DISTRIBUTOR'S KEY MARKETS

(i) Markets where the Distributor competes: Concerning its core business: The Distributor does not compete in any market.

(ii) Distributor's market shares: Given the ongoing processes of applying individual parts of the ecosystem to daily use, the Distributor has only internally predicted potential market shares.

(iii) Distributor's market position: Given the Distributor's activities, its market position is not relevant, and no measurable market position has been created by the Distributor about the competition.

Based on internal statistics, the Distributor currently defines the number of users and potential users of 12,65 thousand. The overall launch (activation) of the Company's ecosystem has been calculated since 2020, till 2021 where Platon Finance predicts the number of already active users at 83,93 thousand. The gradual increase in traders using the Digital Trading Platform could increase the number of users to 958,2 thousand by 2023.



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Period	2020	2021	2022	2023
Predicted number of users	12.65 K	83.93 K	520.5 K	958.2 K

Based on interval analyses and forecasts, Platon Finance expects to achieve PLTC acceptance by traders in the following structure/numbers:

Period	2020	2021	2022	2023
Predicted number of Traders	0.12 K	0.62 K	2.2 K	7.3 K

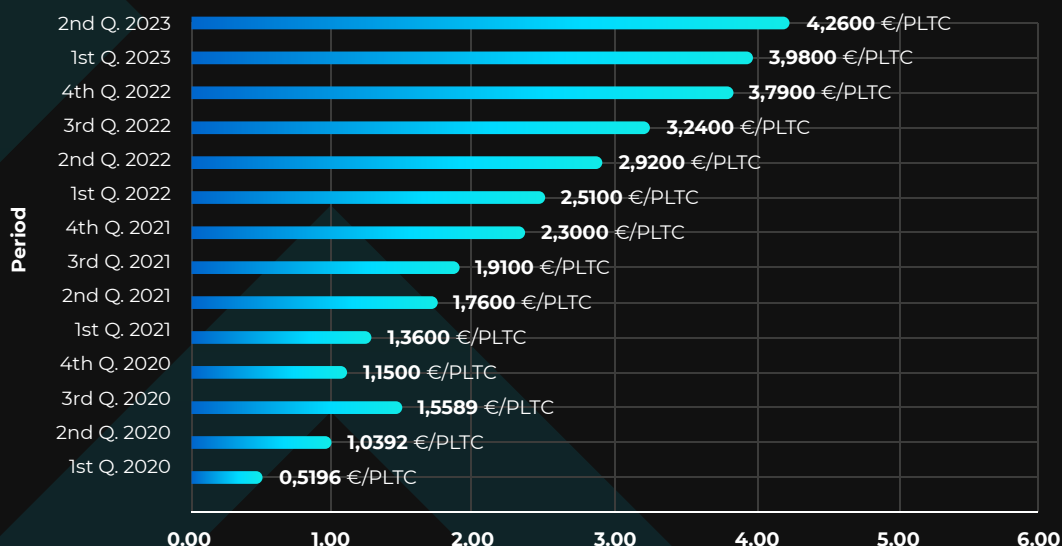
7.1. Trends

The Distributor is not aware of any trends, uncertainties, claims, liabilities or events that are realistically likely to have a material effect on the Distributor's operations and prospects during the current reporting period. With active trade policy, the Distributor predicts the evolution of the value of the PLTC token due to a year-on-year increase in the number of active users of the whole ecosystem. The forecast is based on the financial plan of Distributor, and the estimates were based on the following factors and trends:

- Technological innovation primarily in the FINTECH sector,
- Investment trends,
- Socio-demographic forecasts
- Economic-economic analyses and trends,
- Cyber risks and predictions
- Insurance risk models,
- Marketing predictions
- Legislative-political changes,
- Prediction of Acceptability and User Applicability.



7.2. PlatonCoin Value Forecast



Graph and table – prediction of PLTC market value

7.3. Economic Profit Forecasts and Predictions

The Distributor has decided to include the Economic Profit Predictions in the Information Memorandum throughout the preparation of the document. The Distributor publishes an estimate, which may not correspond with future development. The structure is given in the section: Financial information.

7.4. Management Procedures

The hypothesis is that the Distributor does not plan to set up an advisory group or appoint any committee on the issue of PLTC tokens. The Distributor, as a Slovak legal entity, established as a limited liability company, is not subject in this respect to any requirements or recommendations under the applicable laws regarding the obligation to set up such a committee or committee.

7.5. Documents to be Consulted

During the period of validity of this document at the level of the Prospectus, it will be possible to consult the issue paper (White Paper) according to needs and requirements on the official Platon Finance website: www.platonfinance.com and www.platonlife.com

7.6. Litigation and Arbitration

At the date of preparation of this document and in the previous 12 months, the Distributor was not involved in any administrative proceedings, litigation or arbitration that could have or had a significant impact on the financial situation or profitability of the Distributor. At the date of preparation of this Prospectus, there are no commercial disputes, of which the Distributor would be a participant, which could jeopardize or significantly adversely affect its profit or loss. The Distributor is not aware of any such unresolved disputes.



8. VIRTUAL CURRENCY UNIT (PLTC)

8.1. Basic Information

Description	Characteristics
Interests of natural and legal persons involved in the issue/offer	<p>Platon Finance is interested in the success of the issue in question, as it plans to gradually apply individual elements of the ecosystem to the benefit of the users, in line with the proposed business model.</p> <p>The Distributor is a 100% owner of PLTC tokens, which ultimately has a significant share and impact on the success of the project.</p> <p>Company management is personally interested in success. At the same time, management does not exclude that, considering different, possibly conflicting interests, the participants themselves do not have to make the decisions they would have taken if there were no interdependencies.</p>

8.2. PLTC Tokenisation

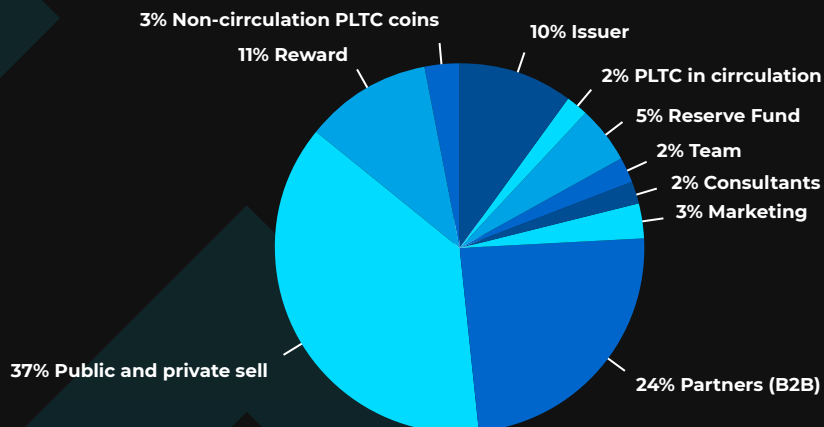
PLTC Issue Distribution	% Share	in PLTC
Issuer	10%	30 000 000,00
PLTC in circulation	2,31%	6 926 850,00
Reserve Fund	5,00%	15 000 000,00
Team	2,43%	7 300 000,00
Consultants	1,50%	4 500 000,00
Marketing	3,33%	10 000 000,00
Partners (B2B)	24,32%	72 968 157,82
Public and private sale	36,59%	109 767 378,89
Reward	11,19%	33 581 301,29
Non-circulation PLTC coins	3,32%	9 956 312,00
Overall Issue	100%	300 000 000

PLTC Tokens distribution



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PLTC Tokens distribution:



Description	Characteristics
Reasons for the supply and use of PLTC	<p>Platon Finance activates an emission worth a total of 300,000,000 PLTC (three hundred million Platon Coin). Based on the tokenization above, 226,273,150 PLTC tokens (75.42%) are released for the benefit of users, which includes Public and Private Offer, Business Partners, Reward System and long-term PLTC. The remaining 73.726.850 PLTC units (24.58%) will be used for internal processes. The internal system includes an allocation of 10.0% PLTC, which remains in the possession of the Owner.</p> <p>Using the PLTC emission, Platon Finance creates a Reserve Fund, designed to eliminate micro-macro economic internal/external influences/factors.</p>

8.3. PLTC Tokens Offered & Received and Other Conditions

Description	Characteristics
Type of token	<p>The Distributor issues 226,273,150 PLTC tokens out of a total of 300,000,000.00 PLTC tokens (in words: three hundred million PlatonCoin) to the public offer. Each PLTC token has the same rights. Furthermore, the Distributor does not consider any form of booking in any deposit bank or any administrator or mediator. The Distributor issues tokens to the PLTC portfolio generated under the Ethereum network protocol standard as ERC-20.</p>
PLTC Proposal Legislation	<p>The form and content of the PLTC tokens, as well as the conditions of their issuance, all rights and obligations of the creditors and the Distributor shall be governed by the legislation of the Slovak Republic.</p>



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Currency of issue	<p>The issuing currency is EUR (in words: euro).</p> <p>PLTCs are issued against payment in euros or equivalent to euros, or bitcoin (BTC). The Company reserves the right to change the acceptance of the virtual currency during the entire period of issuance of PLTC tokens</p>
Form and manner of issue	<p>PLTCs are issued through a free quote, primarily via the Distributor's own trading platform, and secondly through selected virtual currency exchanges. The PLTC offer is made by releasing tokens from the secured central PLTC wallet Platon Finance.</p>
Convertibility	<p>The portability of PLTC is not limited. The PLTC tokens are transferred at the moment the transaction is recorded on the ETH blockchain network, which is a confirmation of the PLTC transfer to the recipient and the receipt of funds to the Distributor's account. The approval of the PLTC Token Offer document in question is not expected to be admitted to listed or other markets in any regulated public market in the future.</p>
PLTC owners	<p>A PLTC Owner is defined as a person/company that is registered with a Distributor for whom the Distributor maintains a personal / business user account. At the same time, the owner/holder of PLTC tokens must have an active account, in the form of a Distributor's PLTC wallet.</p> <p>Those interested in PLTC tokens can also procure tokens through a legal, authorised representative. This person must be legally authorised, and the document must be notarised or apostatised.</p> <p>Regarding the acquisition of PLTC tokens, determined from the perspective of property rights in favour of a minor (less than 18 years of age), the Distributor requires proof of a relationship with the minor (parent or other family member) or, in the case of a minor, written notarial, or an apostille-certified authorisation from the legal guardian of a minor.</p>
Distributor Security	<p>The Distributor is established as a legal entity registered in the Slovak Republic. Given the nature of the business activity, all assets in the form of assets as well as the operating activity of the Distributor will be insured against ordinary business and cyber risks.</p> <p>A special type of insurance is PLTC wallet insurance coverage. The insurance coverage in question will be covered by Platon Finance until a certain amount of PLTC tokens by July 2020 to support the extension of the applicability of PLTC tokens. From August 2020, the minimum insurance coverage will be included in the membership packages, while each Platon Life member will be able to rally individually in addition to the amount and/or value of the PLTC tokens held in the PLTC wallet.</p>



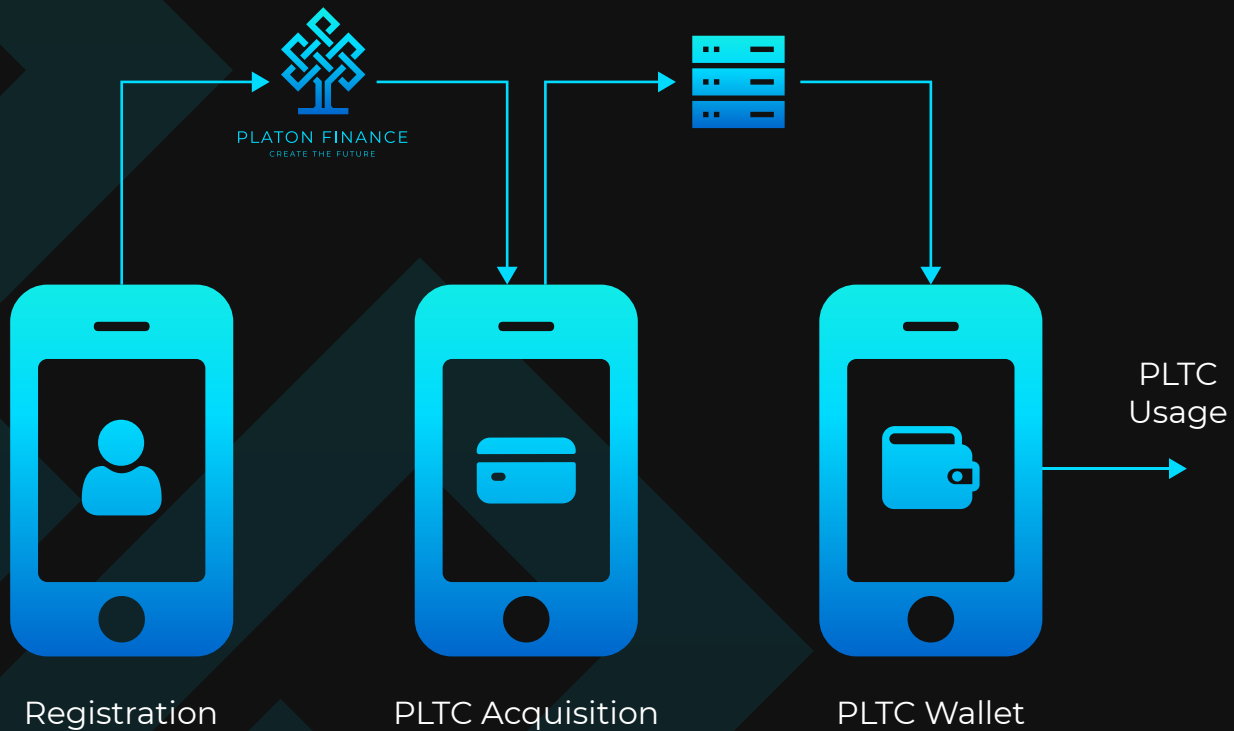
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Description	Characteristics
Maximum Amount of PLTC Acquisition	<p>The maximum amount of the acquisition is set at EUR 300.000,00 (in words: three hundred thousand euro).</p> <p>Information: The maximum purchase option is valid only until the PLTC is available for free distribution.</p>
Potential clients - territorial factor	<p>The Distributor intends to offer PLTCs to both private and institutional clients. The offer of issuing PLTC tokens is not territorially restricted except for countries that are already exempted at an early stage. However, the distributor cannot guarantee that the restriction will not be restricted in certain countries in the future, primarily due to legislative changes by the states.</p>
Changes and waivers	<p>The Distributor may, without the consent of the PLTC Owners, approve (A) any change to any provision of the Agreement with respect solely to a change of a formal, ancillary or technical nature, to correct a manifest error or fulfil the applicable law; (B) and waiver of any breach of any provision of the Agreement which, in the Distributor's reasonable opinion, will not cause harm to the PLTC Holders.</p>
Applicable law, language, disputes	<p>Any rights and obligations arising out of possession, as well as the use of PLTC tokens and this Prospectus, will be managed, interpreted and interpreted in accordance primarily with the laws of the Slovak Republic and the European Union. This Prospectus may be translated into English and/or other languages. In case of any discrepancies between the different language versions, the Slovak language version shall prevail. Any disputes between the Distributor and the Holders regarding this Prospectus will be settled by the courts of the Slovak Republic.</p>
Restrictions on the distribution of the Prospectus and the sale of PLTC	<p>The distribution of this Prospectus and the offer, sale or purchase of the PLTC are restricted by law in some countries. Persons in possession of this document at Prospectus level are required to understand and comply with all of the above restrictions that may apply to them. This Prospectus does not in itself constitute an offer to sell or a call for tenders to acquire into the PLTC in any jurisdiction. Any person/company acquiring the PLTC will be deemed to have declared and agreed that (A) that person/company is aware of any applicable restrictions on the offer and sale of the PLTC tokens applied to it and (B) that person/company will no longer offer to sell and resell the PLTC tokens without complying with any applicable restrictions applicable to such person/company and the relevant bidding and selling method, and (C) Before the PLTC is to be offered or sold, that person/company will inform potential buyers that further offers or sales of the PLTC may be subject to legal constraints in different countries.</p>



8.4. Terms of the Offer

Description	Characteristics
Offer and subscription	<p>PLTC tokens are issued under the Terms of Issue published on the Distributor's website: www.platonfinance.com</p> <p>The anticipated volume of the PLTC issue takes place through a public offer that is not time limited. The proposal is not selected for Private Sale and Public Sale. The IT and accounting departments provide activities related to PLTC issue. The condition of participation in the public tender is to prove the identity of the candidate for the PLTC, using the relevant identity document, electronic confirmation of the interest in the purchase of PLTC tokens and approval of the AML and KYC process. Candidates are satisfied according to the time of placing their orders, and once the total volume of the issue has been filled, no further requests will be accepted or satisfied. After the issue and crediting of the PLTC to the holders' accounts, they are sent a confirmation in electronic form.</p>
Procedure and delivery of PLTC tokens	<p>The offer of PLTC tokens is not limited in time, is primarily on-line, via the official website of the Distributor. The candidate generates demand for PLTC tokens by registration, i.e. by completing and signing an application to purchase PLTC tokens (subscription form). The Applicant must register on the official Platon Finance website at www.platonfinance.com and www.platonlife.com. In addition to personal data, the Applicant must provide information on the planned acquisition in terms of the number of PLTC tokens. The registration also includes opening a crypto wallet (digital wallet) to which the PLTC tokens will be transferred.</p> <p>The Applicant procures PLTC tokens via payment in fiat currency(s) (EUR, USD, CHF, RUB, and others) to a bank account specified by the Distributor or via bitcoin (BTC) to the Platon Finance wallet. The Applicant will receive a confirmation of receipt of payment by the Distributor via e-mail. Upon receipt of payment to the Distributor's account or crypto-purse, PLTC tokens corresponding to the amount of payment received shall be released and transferred to the Applicant.</p> <p>In addition to the direct purchase of PLTC tokens, the possibility of "Future PLTC" of Contracts, i.e. Option to purchase PLTC tokens is not excluded in the future. Future PLTC Contract will have a limited validity from the date of the official electronically signed/received order. Upon the approval of the Future PLTC Contract by the Distributor, the Applicant shall deposit a percentage of the determined advance on the total planned value of the tokens.</p>



Platon Finance ecosystem user registration scheme

9. RISK FACTORS

Any potential user of the PLTC tokens should be acquainted with the issue document (Prospectus) as a whole. The information submitted by the Distributor to potential candidates regarding the possession and use of PLTC tokens, as well as other emission-related information, should be carefully evaluated before making the final decision on the procurement and subsequent use process by candidates for PLTC tokens as they do not represent in any form an investment in a virtual currency unit in the form of digital shares.

The purchase and ownership of PLTC are directly linked to several risks, some of which are listed below. The summary of risk factors is not exhaustive, does not replace any professional (fundamental) analysis or any provisions or data contained in this Prospectus, restricts any rights or obligations under the Prospectus and is by no means a recommendation to potential holders/users.

It is anticipated that any decision by candidates for PLTC will be based on the information contained in this proposed Prospectus, on the terms of the offer of virtual currency units and, in particular, on their analysis of the benefits and risks associated with PLTC tokens at the product level.

9.1. Risk Factors Related to the Distributor

The potential candidate/user must be aware of what kind of virtual currency they are procuring. For some candidates, the composition of their portfolio is defined by the regulation of a higher authority, or other regulatory restrictions and limits.



The risks related to the Distributor include, in particular, the following risk factors:

Type of Risk	Risk Description
Credit risk	Credit risk is the risk of losses to which the Distributor is exposed if third parties fail to meet their obligations to the Distributor resulting from the financial or business relationships of the Distributor with these persons. Credit risk is the most significant risk factor to which the Distributor is exposed in its business. This fact results from the nature of the Distributor and the subject of its activity.
The overall economic situation in the region	The overall economic situation in the area of Europe directly affects the financial results of companies domiciled and/or doing business there, including the Distributor himself. Since Distributor's core business is concentrated in the region of Europe, the risk that Distributor's economic performance will deteriorate to a greater or lesser extent as a result of a significant adverse change in the financial performance of the region leading to a reduction in Distributor's ability to meet commitments cannot be excluded.
Litigation risk	In the case of court or arbitration proceedings, the Distributor is exposed to a potential risk that could result in a change in its financial situation. No judicial, governmental or arbitration proceedings have taken place in the previous 12 months prior to the date of preparation of the Document (Prospectus) that have had or could have had a significant impact on the financial position or profitability of the Distributor in the recent past.
Risk of loss of key persons	The risk of loss of key persons is the risk that the Distributor will not be able to adequately motivate and retain persons who are vital to the Distributor's ability to develop and implement essential strategies. The key persons of the Distributor include members of the Company team. The quality of management and key employees is crucial for setting and meeting strategic goals. In this respect, the ability to retain current employees and recruit new ones plays an important role. The departure of managers or key employees could harm the business activities, financial position and economic performance of the Company, which could indirectly affect the Distributor's ability to meet its PLTC obligations. The Company operates in a region that is interesting for its location, infrastructure, attractive market, supply and level of education. The Company will devote a significant amount of resources to training as well as the remuneration of internal employees.
Information leakage risk	These are generally persons involved in the preparation and implementation of the strategy of the project in question, identifying new opportunities and determining the business direction of the Distributor. In the event of leakage of sensitive information about the Distributor, the functioning of the entire Company may be jeopardised, or its current market position and plans may be lost, which could ultimately lead to a deterioration of the Distributor's financial performance.



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Risk of claim against the Distributor	PLTC tokens are issued exclusively by the Distributor. No other person provides any liability with respect to the PLTC to allow the holders/users of the PLTC tokens to assert any claims in respect of possession as well as subsequent trading in the PLTC against a person other than the Distributor or against the property of a person other than the Distributor. However, to maintain the intention in question, the Distributor has concluded insurance coverage which significantly eliminates part of the risks associated with the right of the owners of the PLTC tokens in question.
Technical risk	Distributor activities depend on the use of information technology, which may be affected by a number of problems, such as hardware or software malfunctions, physical destruction of critical IT systems, hacker attacks, computer viruses, and others. Distributor activities are also dependent on sharing administrative, administrative, accounting and IT infrastructure. The possible failure of some elements or the entire infrastructure may hurt the economic situation of the Distributor
Risk of strategy change	The Distributor is a 100% Company of its direct founders (partners). Although the Distributor is not aware of any plans for changes in the ownership structure, it cannot be ruled out that the Company's strategy will change in the future and its management will not take steps (mergers, transactions, acquisitions, profit distribution, asset sales, etc.). Such changes may have a significant impact on the economic situation of the Distributor concerning the holders/users of PLTC tokens.
Risk of change in corporate structure	Although the Distributor is not aware of plans for changes in the organisational structure, in the event of unexpected events, the Distributor's (direct or indirect) shareholders may change, or the shares of individual shareholders may change. However, this cannot change the control and shift the Distributor's strategy. However, changing the Distributor's objectives may affect its economic situation and its ability to fulfil its obligations.
Insufficient liquidity risk	In particular, the risk of inadequate liquidity includes the risk of inability to finance assets as well as costs through instruments with adequate maturity, the risk of failure to obtain liquid assets quickly or in sufficient quantity and the risk of inability to settle payables.
Interest rate risk	Platon Finance will only be exposed to interest rate risk at a low level. The interest rate risk is planned and consists of fluctuations in net interest income and profit/loss as a result of movements in market interest rates at the level of fiat monetary systems. The Distributor will make considerable efforts (including derivative contracts, interest rate revisions) to match the structure of its assets to the sources of its funding. To the extent that this structure differs, the Company is exposed to interest rate risk.
Credit risk	The Company does not consider using external financing that is associated with a significant degree of credit risk. The credit risk alone could affect the Company and cause substantial losses as well as negatively affect the perception of the Company concerning those interested in holding and using PLTC tokens. At the same time, credit risk is not only the Distributor side but also the side of the users whose decision as well as the acquisition of PLTC tokens may be influenced by the ability to repay the PLTC acquisition obligations.



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Risks associated with insolvency possible

If the Distributor is insolvent, insolvency proceedings may be initiated against it. In accordance with the Bankruptcy Act, if a debtor is unable to meet at least two monetary obligations more than one creditor 30 days after the due date, or if the debtor is obliged to keep accounts under a separate regulation and has more than one creditor and the value of its obligations exceeds the value of its assets (assets), can be declared bankrupt. The debtor, creditor, liquidator or other person authorised under the Bankruptcy Act may file a petition for bankruptcy. In the event of a bankruptcy of the Distributor's assets, all of the Distributor's assets belonging to the Distributor at the time of the bankruptcy, as well as the assets acquired by the Distributor during the bankruptcy, are insolvency. Exceptions to this rule are provided by applicable law. As a result of bankruptcy, the debtor loses the right to dispose of and manage his assets. In the bankruptcy order, the court will appoint a trustee and invite creditors to file their claims within the legal deadline; it shall also instruct the creditors about the manner of filing claims, the consequences of failure to comply with the period for filing claims and the results of incorrect filing of claims by reference to the relevant provisions of this Act. During the bankruptcy, the trustee administers the assets subject to bankruptcy, monetises the assets subject to bankruptcy and from the proceeds of the liquidation of these assets following the Bankruptcy Act satisfies the creditors of the bankrupt (debtor) and performs other rights and obligations during bankruptcy in accordance with the Bankruptcy Act.

Market risks

The economic situation in the countries in which the Company plans to operate is influenced, among other things, by the level of interest rates and inflation. Economic growth rates, corporate profits, national and international capital flows, sovereign debt, dependence on international trade and sensitivity to commodity and service prices play a crucial role in economic growth and vary considerably between countries. Adverse developments in the economic situation in the countries in which the Company operates and will operate may have a negative impact on the financial results of the Distributor. Therefore, the Distributor will seek to diversify its revenue through the products and services offered in terms of geography and related risks. Despite these efforts, the Distributor is still exposed to significant cash flow volatility, financial and capital markets volatility. No less significant share of cash flows is represented by transactions - purchases and sales of assets. It cannot be excluded that transaction cash flows will form an essential part of the cash flows on which the sale/supply of PLTC tokens will depend.

Risk of risk management failure

The Company will apply risk management procedures in the form of rules, regulations and in-house regulations. However, the methods and procedures used may not always be fully effective, especially in a situation of high market volatility. Risk management procedures, rules or regulations cannot foresee all possible market events, nor can circumstances fully mitigate the Company's exposure to all markets and all kinds of risks.



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Prediction and valuation risks	<p>The Company will make estimates and valuations that will have an impact on the reported results, including the cost of selected asset types, pending the determination of possible negative consequences, regulatory measures and evaluation of equity-based compensations. These estimates based on the assessment and availability of information and the actual results of the Distributor may differ materially from the original forecast. Distributor estimates and valuations are based on models and procedures for predicting economic conditions, market and other factors that may affect counterparties' ability to meet their obligations or change the value of the PLTC tokens themselves. The explanatory power of individual models and procedures may be limited to the extent of unexpected liquidity and volatility market conditions as well as the ability to make accurate estimates and valuations.</p>
Cross-border, currency and commodity risks	<p>Cross-border, country, regional and political risks are an integral part of market risk. Financial markets and the economic situation, in general, may be significantly affected by these risks. Economic or political unrest in a country or region, including those resulting from adverse events in local markets, currency crises, commodity crises, restrictions on the movement of capital and commodities, as well as other risk factors that may negatively affect the condition of potentially interested PLTC tokens as well as the Distributor. The Company monitors these risks and will separately monitor and evaluate them. Currency fluctuations may negatively affect the results of operations as well as capital ratios.</p> <p>The development of exchange rates is associated with several economic, social and political factors. Fiat currency rates can fluctuate significantly, even within a day. It is important to note that some countries apply foreign exchange controls which may restrict the exchange or transfer of money or lead to currency depreciation. The use of hedging instruments may increase or decrease exposure to a given currency, thereby affecting the actual behaviour of the acquisition into PLTC tokens. Platon Finance will not primarily procure the products and services offered but will indirectly link them through registered trading partners using PLTC tokens, and the volatility of foreign exchange rates may also adversely affect their operating results and capital position. Monetary policy and its changes, which are difficult to predict and beyond the control of society, have a direct impact on it.</p>
Risk of emergencies	<p>An unforeseen extraordinary event (natural disaster, terrorist attack, cyber-hacking) that causes disruptions in financial markets, rapid exchange rate fluctuations can also affect the value and demand for PLTC tokens themselves. A negative impact of such events could cause a decrease in the value of the PLTC as well as a threat to the Distributor's liquidity. Besides, the value of the PLTC tokens and any revenue therefrom may be affected by global events (political, economic or other) that occur in a country/state other than the one in which the primary PLTC tokens are issued and traded.</p>



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Operational risks

Operational risk is the risk of loss resulting from the inadequacy or failure of internal processes, people, systems or external events. The Company is also facing and will face several operational risks in the future, including the risk of dependence on information technology and telecommunications infrastructure. The Company itself is and will be dependent on financial, accounting and other data processing systems that are complex and sophisticated and whose operations may be affected by a number of issues such as hardware or software malfunctions, physical destruction of critical IT systems, hacker attacks, computer viruses, terrorist attacks, and others. As a result, the Company may suffer significant financial losses, disrupt the business of the Company as a whole, default on clients/users due to the existence of the PLTC tokens themselves, regulatory interference, and damage to reputation. The Distributor is also exposed to an operational risk that may arise as a result of an error in the confirmation or settlement of transactions. A similar risk may occur in transactions that have not been adequately recorded or accounted for; regulatory requirements in this area have increased, and further growth is expected. The business of a Company depends on its ability to handle a large number of diverse and complex transactions, including other and new forms of business, which are increasingly sophisticated, and which are not always confirmed in a timely manner. The business of the Company is also dependent on the secure processing, storage and transfer of confidential and sensitive information. The Distributor may be affected by losses due to employee misconduct. A business is exposed to the risk of non-compliance by employees, malpractice, negligence or fraud by employees and/or other subcontracting relationships. These actions could lead to legal sanctions, severe damage to good reputation or financial harm. It is not always possible to prevent human error, and the measures that the Company is taking and will continue to take in the future related to the prevention and detection of this activity may not always be effective.

Legal and regulatory risks

The Distributor is facing significant legal risks, and it cannot be ruled out that it will not be involved in legal proceedings in the future. As the amount of reimbursement required in the judicial and administrative procedures that may be pursued increases, an adverse outcome in a possible future legal process could have an adverse effect on the results of the Company's management. It is difficult to predict the eventual outcome of judicial, administrative or regulatory proceedings to which a Company may be a party. Failure to comply with extensive regulatory adjustments and rules may expose the Distributor to severe penalties and severely damage its reputation. In the future, the Company's business activity may fall within the scope of regulatory oversight. Should these regulations change, the Company will have to adapt to such regulations which may influence the business as well as operating results and may affect the property situation. A legal restriction may reduce the demand for services/products provided.

Risk of continuity of user relationships

An essential aspect of the Company's business is not only selling the PLTC but also maintaining long-term relationships with users. There is no guarantee that these relationships will be maintained in the future. Failure to maintain these relationships can potentially have a significant impact on the Company's economic performance.



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Risks of cyber attacks	Critical Platon Finance digital ecosystem systems are managed on external servers. Servers are part of a data centre that operates independently of the Distributor itself and thus maintain the highest level of security. The Distributor is aware of the necessity of high security of the data centre but cannot completely exclude the possibility of external forms of attack.
Environmental risks	As a result of the planned activities, the Company has been particularly sensitive to potential environmental hazards. It can be stated that the risk factor in question does not have a significant negative impact on the form of risk in question.

9.2. Risk Factors Related to PLTC Tokens

The acquisition of PLTC tokens is associated with certain risks, and their purchase is only suitable for candidates with enough knowledge and experience enabling them to assess the risks and benefits of acquiring/holding and using PLTC tokens. The potential candidate for the PLTC must determine for themselves the appropriateness of buying the virtual currency units concerned, in particular by:

- (i) having sufficient knowledge and experience to effectively assess benefits and risks of the PLTC tokens as well as critically evaluate the information in the Prospectus or any supplement thereto;
- (ii) knowing and having access to appropriate analytical assessment tools used in the context of their specific financial situation, concerning the acquisition, holding and use of PLTC tokens;
- (iii) have sufficient funds and liquidity to be prepared to bear all the risks associated with the purchase, possession and use of PLTC tokens;
- (iv) fully understand the terms of the PLTC, in particular, this document, and be familiar with the behaviour or development of any relevant indicator or financial market;
- (v) be able to appreciate (either alone or with the help of a financial advisor) possible scenarios for the further development of the economy, interest rates or other factors that may affect its ability to bear the potential risks;
- (vi) be able to evaluate the acquisition, possession and use of PLTC tokens in terms of impacts on their overall fitness. In particular, the risks and limitations associated with PLTC include the following risk factors:

Type of Risk	Risk Characteristics
Risk assessment	Potential candidates should not procure PLTC tokens without expert judgment (which they will do either alone or together with a qualified financial advisor). It should have sufficient funds and liquidity to be prepared to bear all the risks associated with the possession and/or use of the PLTC.



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Currency risk	<p>If a potential candidate decides to acquire a PLTC that is denominated in a currency other than its reference currency (that is, the currency in which it accounts or the currency in which it measures the performance of its allocations), it is exposed to currency risk. If the user's reference currency appreciates against the currency in which the PLTC is denominated, the value of its assets, expressed in the equivalent of the reference currency, may fall and the user may record an exchange rate loss. If it allocates its resources to a PLTC denominated in the reference currency, the user is not exposed to this risk.</p>
Risk of legislative change in the Distributor region	<p>The Distributor operates in an environment that is defined by the legal standards applicable at that time and within which the PLTC offer is realized. It cannot be ruled out that due to legislative changes in the future, during the life of the PLTC, new or amended original binding legal rules and conditions will be created. Such a difference in the environment may affect the value of the PLTC without any Distributor contribution. The Prospectus is primarily governed by Slovak law and subsequently by European, valid and effective at the date of its preparation. No guarantee can be given regarding the impact of any judicial decision or change in Slovak and/or European law, applicable or official practice after the date of preparation of this Prospectus on the financial situation of the Distributor.</p>
Regulatory risk	<p>The Distributor does not take responsibility for the legality of acquiring a PLTC by a potential buyer, whether under the jurisdiction of its establishment or the jurisdiction where it operates (if different). A prospective buyer cannot rely on the Distributor to make decisions about the legality of the PLTC acquisition.</p>
Risk of fees	<p>PLTC tokens are subject to exchange processes. Possible change of legislation against virtual currencies may change the policy and the amount of exchange fees. The Distributor cannot guarantee the amount of fees associated with the process as well as the PLTC related operations.</p>
Risk of tax and levy	<p>When assessing the attractiveness of acquiring PLTC tokens, a potential candidate should take into account the tax laws of the country in which it has tax domicile, the state or country of taxation. Another country that, by its tax laws and the general levy, can affect the holding and the use of PLTC tokens. When deciding on procurement, the interested party should consult with their tax advisor in justified cases to gain a comprehensive tax perspective on the benefits of the PLTC token to avoid unexpected costs in the future that would affect their performance or increase tax risk. Potential buyers or sellers of PLTCs should be aware that they may be liable to pay taxes, levies or other claims or fees in accordance with the laws and practices of the state, primarily through the exchange of PLTCs for goods and services. In some countries, there may be no official tax authorities or court rulings. Nevertheless, potential buyers should not rely on a brief and general summary of the tax issues contained in this document when acquiring, selling or otherwise transferring them, but should consult their tax advisors on their taxation.</p>



Risk of inflation	Inflation does not depreciate the PLTC virtual currency. The prospective candidate is not exposed to the risk that the value of their planned acquisition of PLTC tokens may partly or completely change their final procurement and usage decision due to an increase in inflation, as the PLTC virtual currency is not subject to inflationary risks.
Risks associated with future court decisions	It is not possible to rule out a future court decision which will weaken or rule out the creation, validity or enforceability of rights and therefore any problems in the event of the registration or exercise of judicially determined rights cannot be excluded. In this context, the Distributor makes no representations or assurances regarding their origin, validity and enforceability.

10. TIME SCHEDULE

10.1. Application Processes Time Schedule (Road Map):

Task	Until 3.Q. 2019	Until 1.Q. 2020	Until 2.Q. 2020	Until 3.Q. 2020	Until 4.Q. 2020
Business plan	x	x	x	x	
Listing on stock exchanges	x				
Backoffice	x				
Corporate ID	x				
PLTC crypto-wallets	x				
Payment gateway			x		
Exchange platform			x		
Mobile app (Android, iOS)		x			
Market platform			x		
POS terminal application				x	
Platon Life			x		
Activation of the ecosystem				x	
EMI license					x

*Terms are indicative and may change.



10.2. PLTC Offer Time Schedule:

Offer Phase	Issue period
Private sale	Without time limit
Public sale	Without time limit

11. FINANCIAL INFORMATION RELATED TO ECONOMIC PLAN

11.1. Economic Approach

The economic approach is based on planned and predicted activities, with an accounting period from 2020 to 2023 chosen for assessment and planning. The basis for planning was to use the precautionary principle in the highest possible realistic form and with the highest possible accuracy.

When planning, the currently applicable provisions were applied and respected:

- the Accounting Act,
- Income Tax Laws,
- the Value Added Tax Act,
- Other laws and regulations currently in force in the Slovak Republic.

Applied tax approaches in planning a model business entity:

- The income tax rate was planned for the whole period, 2020-2023 = 23%. = 23%.
- The rate of VAT was planned for the whole period, 2020-2023 = 20%.
- Year-on-year growth (index) of cost items was planned at + 3%.

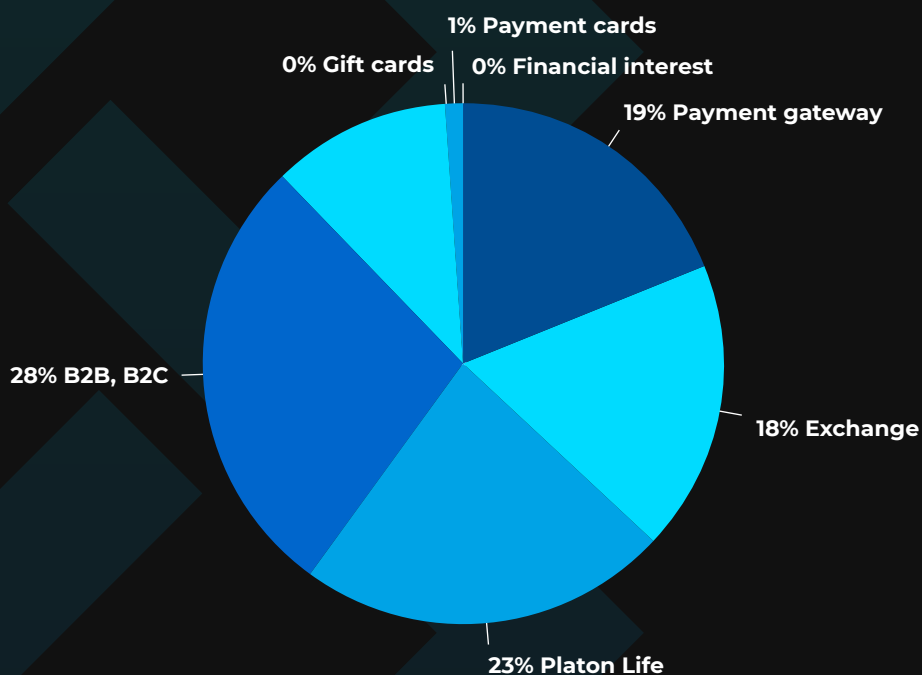
The projected revenues and costs are shown in the projection excluding VAT and excise duty, while it is calculated that they will be duly paid towards the tax administrator (s).



11.2. Revenue Planning

Type of service/product	% of revenue
Payment gateway	18,64%
Exchange	18,30%
Platon Life	23,11%
B2B, B2C	27,63%
Savings programs	11,05%
Gift cards	0,22%
Payment cards	1,03%
Financial interest	0,02%
Overall	100,00%

By the scheduled performance the Distributor will gradually introduce to user applications, Platon Finance revenue will be generated primarily through the structure shown in the table on the right.



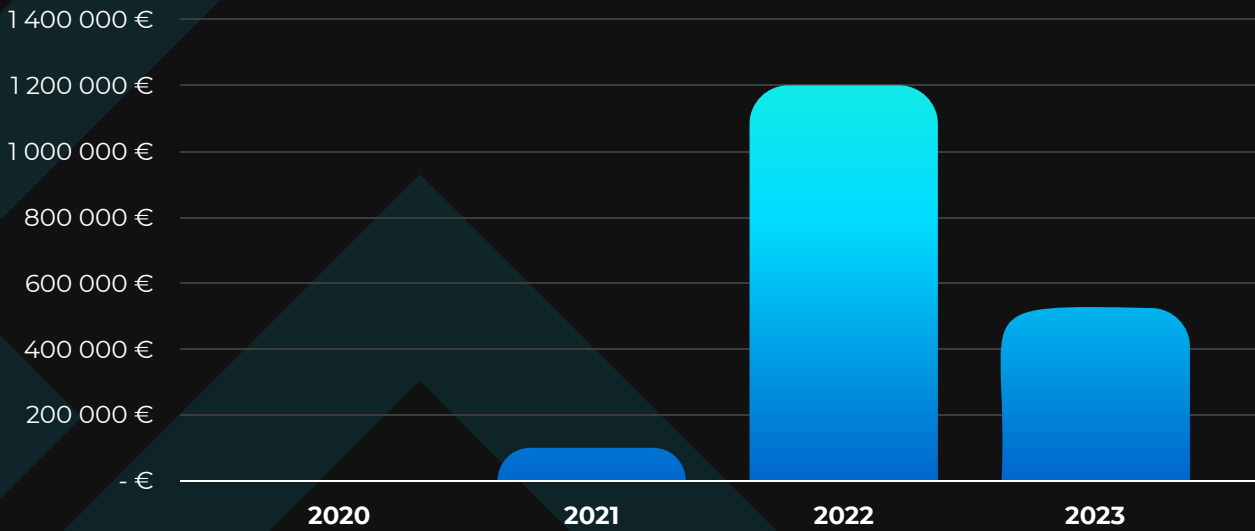
Graph – Planned revenue structure

11.3. Cost Planning

The cost of the Company is a monetary expression of the corporate factors that have been incurred as a result of carrying on the business. At the same time, they represent a decrease in economic benefits in the reporting period that can be measured reliably by reducing the value of assets or increasing liabilities, which ultimately results in a decrease in the Company's profit or loss in the current accounting period as well as a decrease in equity.



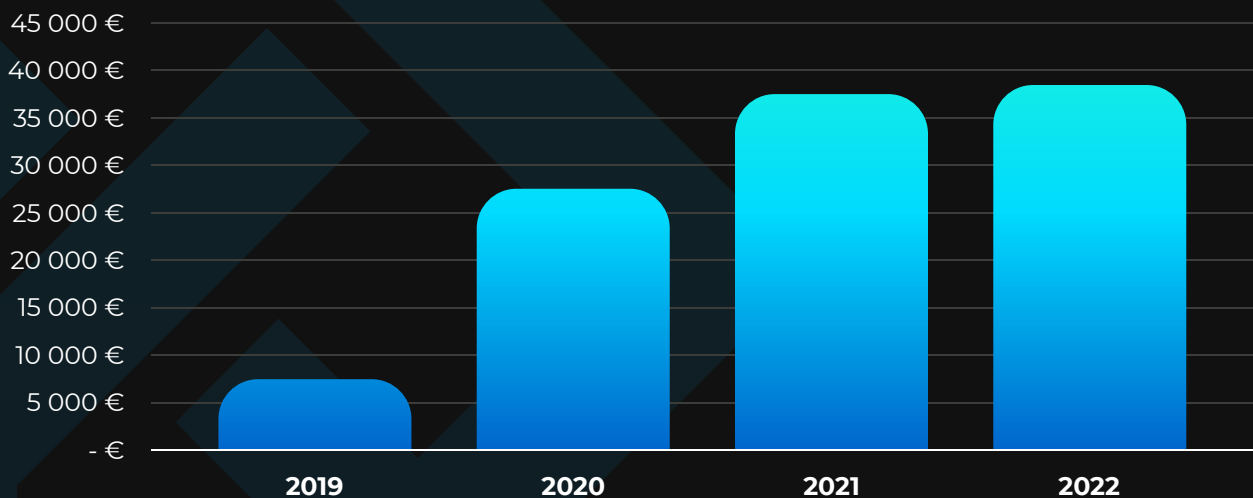
Cost of goods



Graph: Cost Plan for Platon Finance Goods

In terms of performance, the distributor plans to issue payment cards since 2021 through MASTERCARD. For this reason, the Company will generate costs for the acquisition of cards, which will require the allocation of funds in the amount of EUR 1.81 million for the period 2020-2023.

Material and Energy



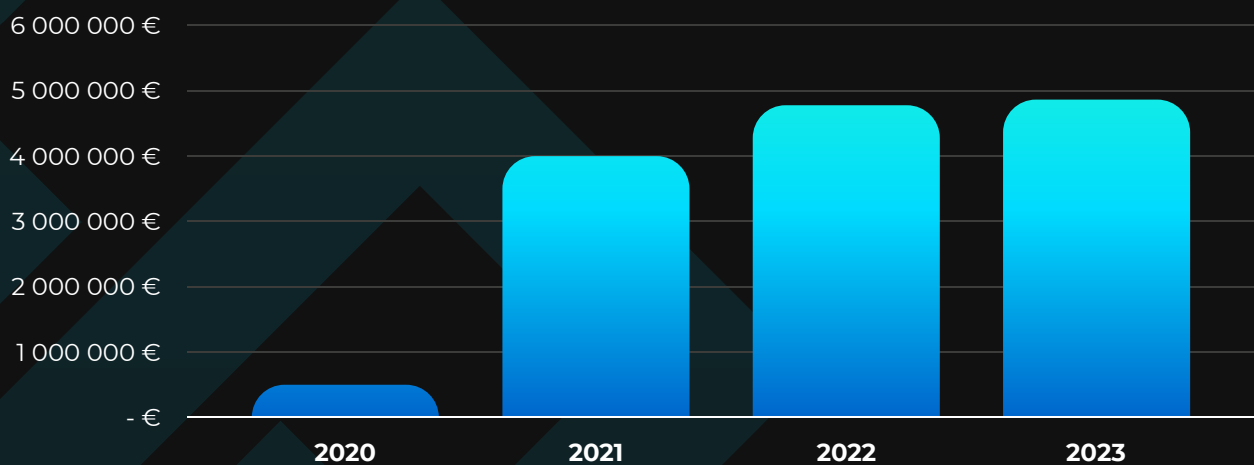
Graph: Platon Finance Material and Energy Cost Plan



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Material costs reflect Company consumption at the level of direct overhead costs. The most significant share of material costs will be the costs of business activities, from fuel, office material consumption to other operating material and small tangible assets. A specific group will be represented by the cost burden of the operational consumption of electricity, water and sewerage, as well as energy consumption in connection with the heating of administrative and operational buildings. The costs of materials and services will reach 110.3 thousand Euro for the period 2020-2023.

Services



Graph: Platon Finance services cost plan

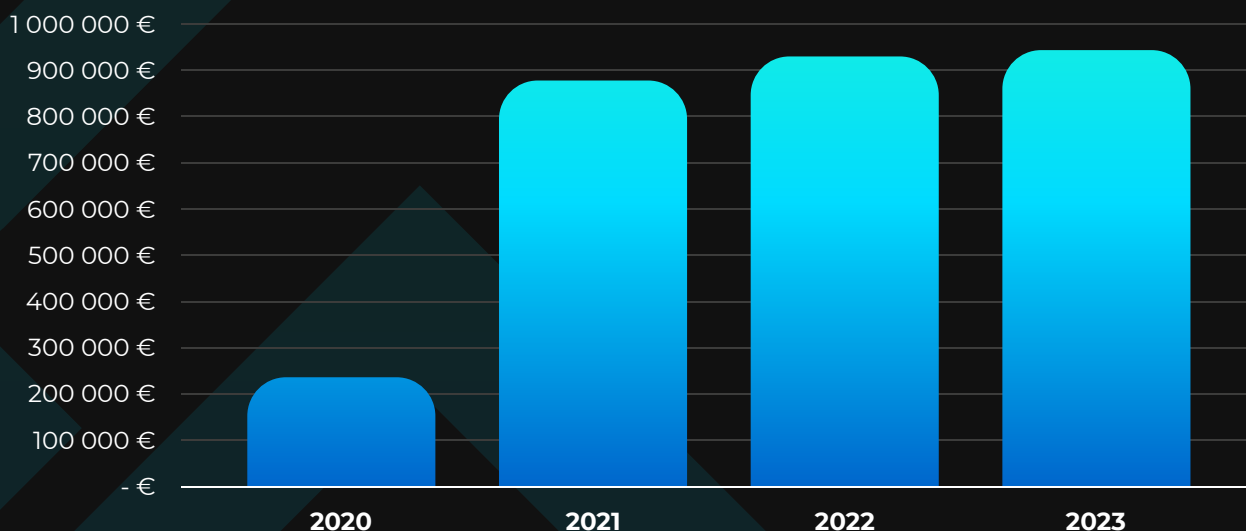
Service cost includes:

- Repairs and maintenance
- Travel costs
- Representation costs
- Other services

Service costs are primarily outsourced services, as the Distributor could not adequately estimate their scope and performance in terms of time and performance. These are the cost subgroups mentioned above. In terms of volume (cost), the most significant share is the cost of advertising, directly related to education (education) and promotion of the Platon Finance ecosystem. The second most significant group of Services will be the maintenance cost of the Distributor's EMI license.



Personnel costs

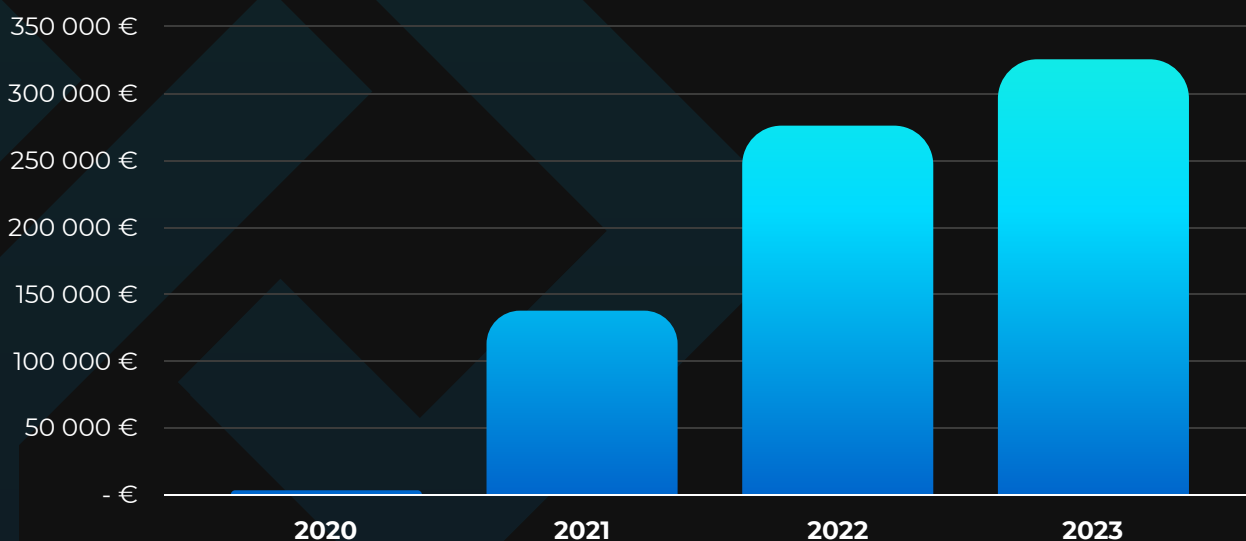


Graph: Platon Finance Personnel Plan

Personnel costs

Personnel costs are a form of salaries provided to employees for work performed. By their very nature, they reflect an increase in the level and its efficiency results in Platon Finance. The labour costs of the Company were planned separately for each job position, based on current labour market developments. For the period 2020-2023 Personnel costs will represent EUR 2.97 million.

Depreciation of intangible and tangible fixed assets



Graph: Depreciation Plan for Platon Finance

Depreciation of assets

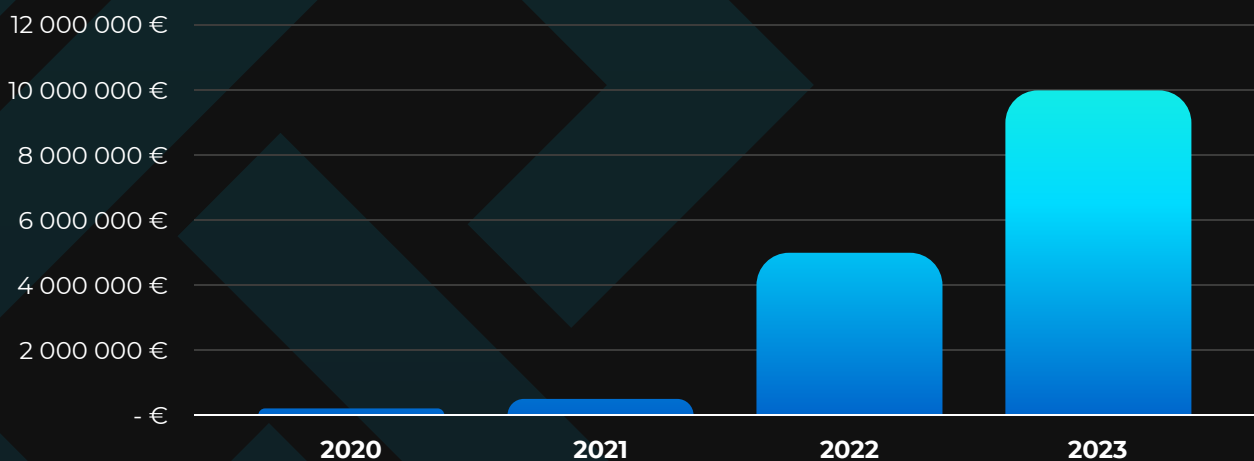
When designing the financial plan, it was decided that the straight-line method of depreciation in respect of depreciation groups should be applied to the acquired fixed assets. The accounting costs of depreciation were calculated based on planned acquisition and gradual classification of assets.

The following procedure was used to calculate depreciation and classification:

1. Depreciation of intangible fixed assets - software - 3 and 5 years,
2. Depreciation of intangible assets - Licenses - 5 years,
3. Depreciation of machinery, apparatus and equipment - 4 years,

According to the Income Tax Act, the process of acquiring and assigning assets to the relevant depreciation groups will depreciate the assets, with an expense of EUR 0.74 million for the projected period 2020-2023.

Other operating expenses



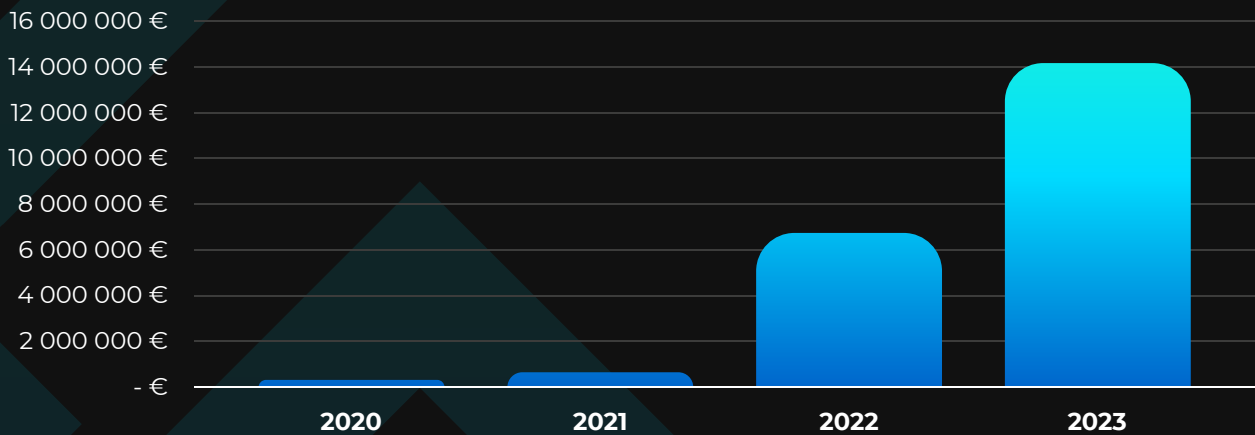
Graph: Plan of Other Operating Services Platon Finance

The other operating expenses account group includes costs arising from the operating activities of the Company itself. The cost burden will be linked primarily to the insurance of the operation itself, to the insurance of the assets of the Company, insurance of cyber risks and PLTC wallets. The cost of insurance coverage for the period 2020-2023 will be a burden of EUR 15.47 million.



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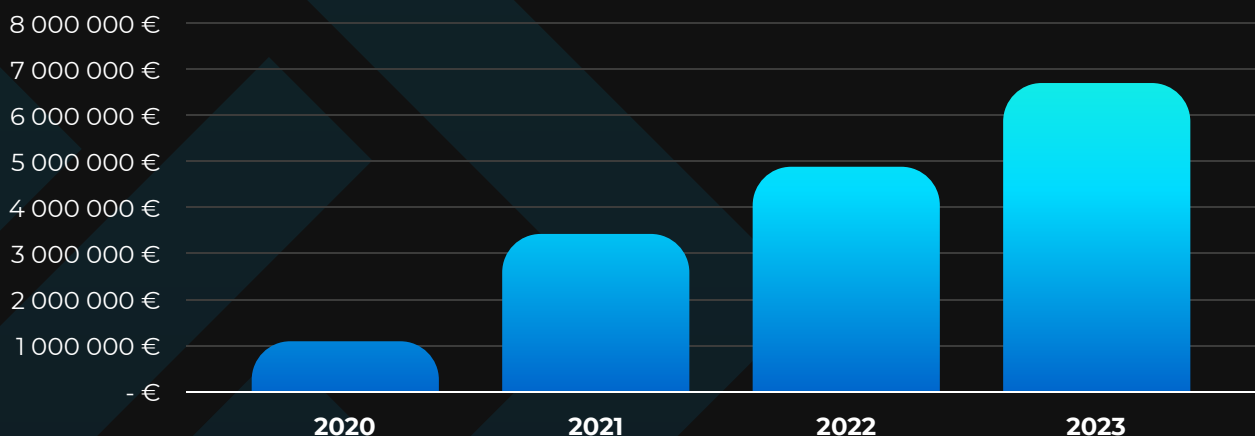
IT Security



Graph: IT security plan Platon Finance

One of the most important components is the cost of IT Security. The security of not only PLTC wallets, payment gateway, currency exchange system, but the whole ecosystem is a vital element of the Distributor's success. Because of the planned activities, the main aim from 2020 onwards will be the acquisition of an EMI (Electronic Money Institution) license, i.e. small banking license. For this reason, the level of collateral will be required at a significantly higher level, which is also reflected in the costs of Platon Finance itself. For the period from 2020 to 2023, the Company will invest in IT protection in the minimum planned amount of EUR 21.45 million.

Costs

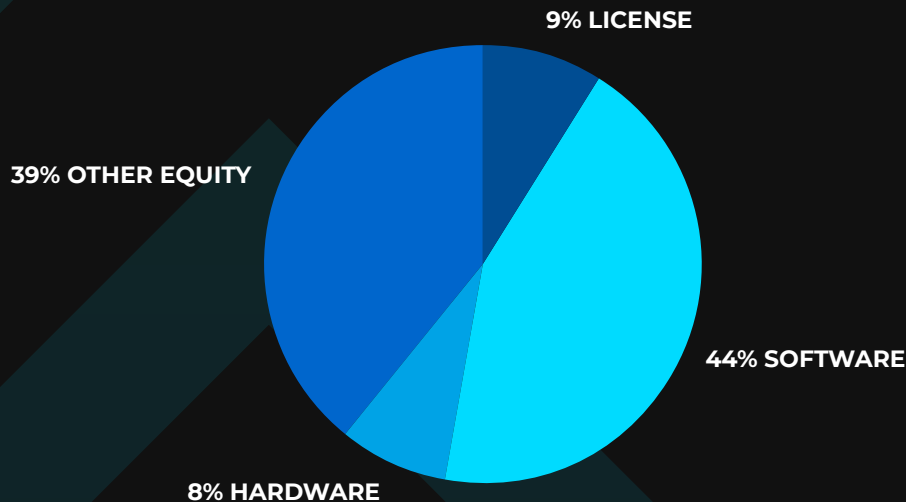


Graph: Financial Cost Plan

Interest expense and bank charges will arise as a result of maintaining/managing the Company's corporate bank accounts, which will be the Company's expenses for executing payment transactions (transactions, bank transfers and administrator bank fees). For the period 2020-2023, it is realistic to calculate that these costs will reach a cost burden of € 16.09 million.

11.4. CAPEX (Capital Expenditures)

Platon Finance plans to invest in CAPEX at least EUR 4.4 million for the period 2020-2023.



Valuable rights – Licenses

Valuable rights will be tied to EMI – a small banking license.

Software

Due to the nature of its business activities, Platon Finance is constantly investing significant financial resources in the development and application of SW solutions. These are Admin applications, Backoffice, CRM, mobile wallets for iOS and Android, payment gateway, currency exchange system, Market platform for digital trading and others.

Hardware

The technical equipment will form a significant investment part. To achieve its objectives, Platon Finance will spend the necessary funds for the technological improvement of tangible assets, the acquisition of HW equipment, other technical equipment and the acquisition of other assets of the Company.

Non-current financial assets (Other equity)

A specific part of the funds will be invested from 2022 to support innovative start-up plans, where the Distributor also plans to enter the capital market.

11.5. Cash-flow Statement

Cash flow net = financial resources generated solely from profit or loss

The cash-flow statement is an essential part of internal business analysis. It allows a comprehensive description and evaluation of the financial position of Platon Finance. The financial analysis and plan aim to use cash flow to assess the financial flows of the 2020- 2023 period in terms of their impact on the financial position of the Company. The results show that the bank will be able to create new own financial resources from the financial results.

The sufficiency of the newly created financial resources is a guarantee that:

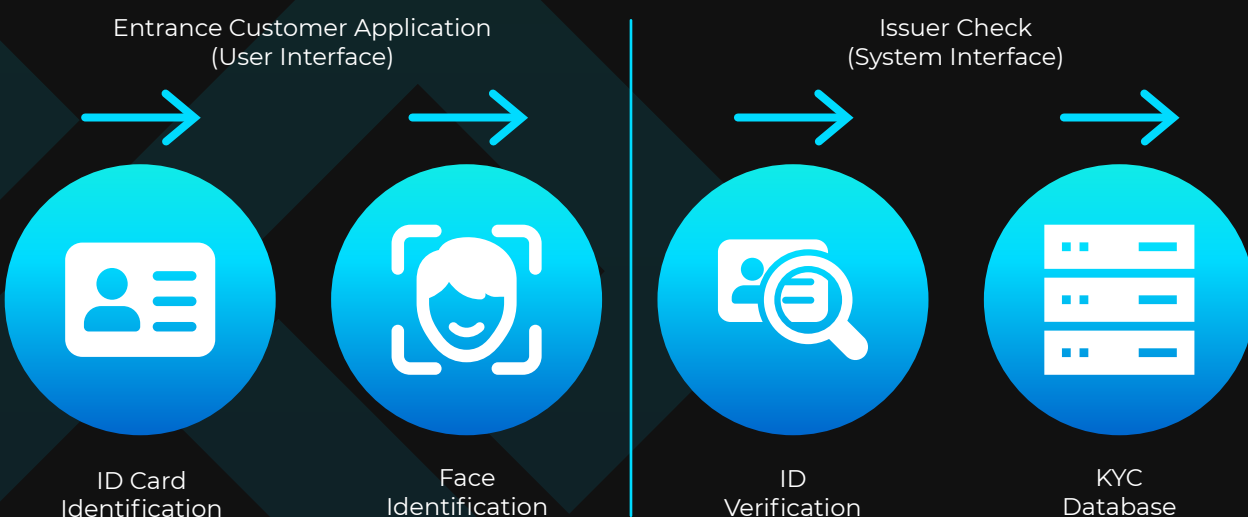
- all tax liabilities (VAT, VAT, excise duty, Customs duty) will be repaid between 2020 and 2023,
- the financial costs will be properly reimbursed by the deadlines between 2020 and 2023,



- long-term and ongoing short-term liabilities will be repaid between 2020 and 2023,
- further procurement of assets will be ensured gradually between 2020 and 2023,
- financing of day-to-day operations will be ensured on an ongoing basis,

Results of net cash flow (profit/loss + depreciation) prove that the Distributor will create optimal cash flow, thus achieving a strong internal economic strength. A significant portion of the net cash flow will be generated from positive financial results.

12. KYC, AML & LEGAL ASPECTS



Scheme: Basic Process of Potential User s Identification and Verification

Description	Characteristics
Verification and "KYC" process	<p>General Information for PLTC Private and Corporate Applicants</p> <p>The following information should be obtained from natural persons:</p> <ul style="list-style-type: none"> - First name and surname and all other names used (e.g. maiden name), - Permanent address (full address required), - Telephone number and e-mail address, - Date and place of birth, - Citizenship, - ID card / passport - identification number or another type of unique identification number, which is included in an officially valid official document (e.g. passport, identity card, residence permit) with a photograph of the candidate,



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The following information should be obtained from legal persons:

- Valid extract from the relevant Commercial Register, in full version,
- Demonstration of the relationship of the candidate/applicant for PLTC and their connection with the Company and/or the granting of power of attorney to represent the candidate in the PLTC, notarized.
- In the case of a PLTC acquisition through a bank account, identification of the existence of a bank account, bank name and bank contact, to verify the existence of a business entity.

Client activities monitoring

The monitoring of transactions and actions must be actively performed at all times during the client relationship period to ensure that the operations, as well as the activities performed, are following KYC. The monitoring of a more significant number of transactions linked to the PLTC offer will be subject to a special control regime

Management

The check is carried out when the 'red flag' is applied. In such a case, the candidate for the PLTC is obliged to provide an explanation of all steps required by the Distributor for the purpose of the check. If the candidate is investigated by another institution, Platon Finance is not responsible for the duration of the investigation. Where the check is carried out by a third party (which may freeze the candidate's funds, regardless of the type of institution), if the candidate refuses to undergo the investigation (i.e. refuses to indicate the source/origin of funds in the bank and/or cash), these funds suspended until the moment of explanation. Those interested in PLTC tokens also agree that Platon Finance is not responsible for this type or combination of the aforementioned situations.

Information Custody

The platform's activity database is stored electronically through secure storage devices. Each client has a file created under its user name in the administration section. The overall KYC documentation and safety management protocols are stored in subfolders for documentation. Payment transaction documentation is stored through separate servers. Data retention information is recorded in the privacy reports.

Definition of 'AML' policy and other definitions

The aim of Platon Finance policy is to prohibit and actively apply precautionary measures to money laundering or any other criminal activity that helps and contributes to money laundering or the financing of crime or terrorism. The Company undertakes to comply with the legislation currently in force at AML5 level.

The Company further requires that its employees, as well as affiliates, comply with these standards and regulations in order to prevent the fight against money laundering. The Company will use some of the more sophisticated



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	<p>techniques to ensure security concerning its planned goals, as well as maintaining good relationships with financial institutions, partners and customers. Information about users is confidential, kept for the rules on the processing of personal data.</p> <p>For the purposes of this policy, money laundering is generally defined as any kind of involvement in acts of concealment and/or counterfeiting of the true origin of the proceeds of crime. Typically, these proceeds of crime are concealed in such a way that their background appears legitimate and legal, and the profits derived from them are falsely argued as legitimately acquired assets (assets).</p>
Money laundering is generally carried out in three phases	<p>a) Money (cash or other forms of assets) enters the system at a stage called 'placement', where criminal assets are smuggled and converted into monetary instruments and, in most cases, deposited in bank accounts with financial institutions.</p> <p>b) In a phase called 'layering', the monetary assets are transferred to other bank accounts or other financial institutions so that they can ultimately separate themselves from their criminal origin.</p> <p>c) In the 'integration' phase, money laundering is integrated back into the economy and used to buy eligible assets or finance other illegal activities that appear legitimate.</p> <p>The financing of terrorism does not necessarily involve criminal proceedings, but rather an attempt to conceal the exact origin or intended use of financial assets, which are usually continued for illegal purposes.</p> <p>Each employee (assuming that their duties relate to the provision of products and/or services and are directly or indirectly linked to the Company's/user's customer) is aware of the requirements and applicable laws and regulations that affect their rights, obligations and labour, business or other obligations arising from cooperation with the Distributor. They must comply with the above requirements per applicable legislation and regulations. Every employee/associate, any internal and/or external business partner, as well as a person interested in the PLTC, must accept this Platon Finance policy.</p> <p>To ensure that this general policy is respected, Platon Finance's management has developed internal guidelines to ensure compliance with existing applicable laws and regulations to prevent money laundering. The Distributor also intends to achieve coordination of these specific regulatory tools against all participants as participating individuals and/or entities to eliminate risks to money laundering or terrorist financing.</p>
Risk assessment	<p>Assessment of exposure to customer risks must always be based on applicable legislative standards and regulations. Each entity has its own kind of "risk assessment", which is classified as confidential. If clients acquire the PLTC with an unusual rating of their assets, they are obliged to prove the origin of financial assets, i.e. financial resources. Otherwise, cooperation with such entities will</p>



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	<p>be terminated and they will be blacklisted. Such entity must consider that the Distributor is under an obligation to disclose information to legitimate authorities.</p>
Suspicious activities	<p>They are characterised at the level of existing indications of illegal activities that indicate the practice of money laundering. They are usually referred to as "Red Flags" (red indicates unlawful activity). If a "red flag" is detected, appropriate measures should be taken before such client is accepted/refused before the services are provided (PLTC Sales). The "red flag" does not necessarily mean the user's illegal or criminal activity. The "red flag" is not defined by law but is the kind of instrument the Company works to maintain the reputation of regulators. The 'red flag' is, therefore, merely a measure of attention to such an entity/candidate. Platon Finance, therefore, works to ensure effective work with a collection of information obtained from potential customers/users.</p> <p>Examples of applying "red flags":</p> <ul style="list-style-type: none">- A person interested in PLTC tokens is of unusual concern, especially regarding AML policies, such as verifying his identity, type of business and assets, or if a customer refuses to provide any information regarding their business activities or if the customer provides unrealistic, false or suspicious information.- A person interested in PLTC is willing to engage in transactions that are not business-related or without a clear strategy, or that conflict with his business,- The information provided to those interested in the PLTC that further identify the legal source of the cash assets is false, confidential or substantially false,- The candidate refuses to identify or fails to identify the legitimate source of its financial assets that it intends to use to acquire PLTC tokens,- Those interested in PLTC tokens have questionable identification data,- The candidate refuses to provide information about their person/entity without a valid reason,- The person interested in the PLTC cannot/does not want to describe the type of their business or does not have the necessary knowledge of their business area,- A person interested in PLTC is trying to transfer a large amount of cash assets, claiming that they only works with cash equivalents,- A person interested in a PLTC has several bank accounts with the same name without prior notice or apparent reason.
Customer identification	<p>The Company will document and maintain written customer identification procedures ("verification") that will enable the Company to know the true identity of its customers/candidates. If the Company is unable to verify the identity of its customer/candidate within a reasonable time, the PLTC tokens offered and related activities will be suspended. Platon Finance does not necessarily have to verify the identity of each customer/candidate, only those who are suspected of being marked with a red flag or under applicable laws and regulations.</p>



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Legal notice

Platon Finance is the owner of the www.platonfinance.com and www.platonlife.com website and PLTC logo.

Not all PLTC-related services and products may be available in all countries of the world. The Distributor is not responsible for the tax status, obligations and particulars of persons interested in acquiring/using the PLTC token as well as the Distributor ecosystem services. In the event of uncertainty, the Distributor recommends potential candidates to contact their lawyer or tax advisor to obtain information about their tax status as well as the obligations arising therefrom, in particular, whether there are any restrictions on the use of the Company's products/services in their country. Platon Finance, Ltd. as well as the PLTC token itself.

13. MARKETING TOOLS

13.1. SWOT Analysis

The SWOT analysis allows to comprehensively evaluate the functioning of a company, find problems or identify growth opportunities. The purpose of external and internal analysis, i.e. strategic analysis of Platon Finance, was to identify opportunities and threats around the Company and to find strengths and weaknesses. In any case, as with any other analysis, the strategic analysis must result in a synthesis and conclusions that form the basis for the formulation of the Platon Finance strategy.

Opportunities

Market Opportunity for an Innovative Digital Ecosystem Combining a Virtual Currency Unit and an Acceptable Exchange of Goods and Services Tool at Selected Merchants

Possibility of obtaining a stable market share due to the fluctuating trend of other cryptocurrencies/virtual currencies,

Opportunity to apply a new type of tool with insurance coverage

Opportunity to create an own trading platform

Possibility to eliminate currency and inflation risk

Threats

Impact of possible third-party restrictions (banks, insurance companies, state institutions)

The mood of potential investors towards virtual currencies,

Legislative changes concerning virtual currencies,

Changing political regimes



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Weaknesses

- Conservative approach of potential candidates to the digital tool
- Permanent third-party regulation and restrictions
- A distorted picture of potential candidates towards virtual currencies in general,

Strengths

- Unique digital ecosystem
- Educational program
- Practical applicability
- Anonymity of property
- Deflationary character
- Minimum fees
- Minimum administration
- No third-party participation

13.2. Benefits Associated with PLTC Use and Holding

- Not subject to monetary and inflation trends,
- Possibility of risk diversification,
- Possession of the PLTC is not taxable,
- PLTC value increases with the growth of the digital ecosystem,
- In times of major economic crises, the PLTC digital currency creates a stabilizing element against fiat currencies,
- Closely linked to the most important factor in purchasing power.
- Easily transferable to other entities without giving any reasons,
- Storing values for future generations.

13.3. Benefits Associated with Trading Platform Use

- Innovative, continually evolving technology solutions to the ecosystem,
- Significant competitive edge,
- A growing portfolio of Merchants from different business areas,
- Universal solution for all kinds of business and services (B2B, B2C),
- Custom Payment Gateway - secure trading system supported by MasterCard,
- Sales support via POS terminals (Download & Cash in)
- Own exchange system,



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- Specially developed insurance model for the digital ecosystem as well as wallet and PLTC,
- The unique solution of cyber-protection of the ecosystem and PLTC deposits on crypt- wallets,
- Rewarding merchants preferring to receive payments through PLTC
- An actively growing community of users who trust and prefer to purchase goods and services through PLTC.

13.4. GE Matrix

The GE matrix is a comprehensive business portfolio analysis tool for strategic planning. It is a two-dimensional matrix, where the vertical axis is the attractiveness of the industry and the horizontal axis expresses the competitive position of the Company in the industry. The GE matrix approach itself takes into account not only the market growth rate but also many other factors in the attractiveness of the industry. The industry attractiveness indicator used includes both market size, market growth and industry profit margins, the extent of competition, seasonality, the demand cycle and the cost structure of the industry. Individual factors are evaluated, and together they form an indicator of attractiveness. In the Platon Finance evaluation matrix, three levels of attractiveness were identified, namely low, medium and high.

The attractiveness of the field includes:

- Market growth and market size,
- Market Quality,
- Profitability of the Company,
- Stability of sales,
- Price stability,
- Difficulty and availability of inputs,
- Situation around the Company.

The competitive position factor includes:

- Relative market position,
- Relative potential,
 - relative research and development potential,
 - distribution position,
 - effectiveness of marketing communication,
 - position of the strategic business unit in quality, brand, technology, marketing and business
 - profitability and its comparison with the industry average,
 - the relative ability of management (qualification, experience, creative level).



To evaluate the Distributor's intent, the GE matrix has been adapted to the following key parameters:

Key parameters	Weight	Assessment 1-5	Weighted value
		PLTC	PLTC
Market size	0,06	1	0,06
Growth of market share	0,11	2	0,22
Capital intensity	0,04	3	0,12
Product availability	0,06	3	0,18
Profitability of the sector	0,09	3	0,27
Intensity of competition	0,08	3	0,24
Risks of system attacks	0,14	3	0,42
Barriers to entry	0,04	3	0,12
Economic, political and regulatory impacts	0,07	3	0,21
Attractiveness of the instrument	0,09	5	0,45
Marketing, sales promotion	0,03	3	0,09
Instrument insurance	0,19	4	0,76
IN SUM	1,00		3,14

Table - GE matrix project evaluation

Name	1	2	3	4	5
Market size	█				
Growth of market share		█			
Capital intensity			█		
Product availability	█				
Profitability of the sector				█	
Intensity of competition			█		
Risks of system attacks				█	
Barriers to entry			█		
Economic, political and regulatory impacts		█			
Attractiveness of the instrument					█
Marketing, sales promotion			█		
Instrument insurance				█	

Table - Summary of GE matrix



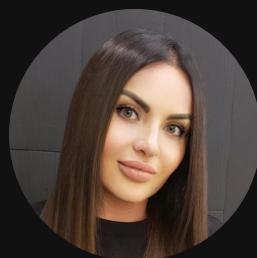
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14. TEAM

Founders



Daniel Tanner
CEO & Co-Founder



Júlíe Tanner
CEO & Co-Founder



Management



Maroš Khúla
CTO & Project Manager



Tomáš Pluskal
CMO



Dominik Smrek
B2B



Lucas Cervigni
COO for USA



Consultants



Alfréd Paulovič
Insurance Adviser



Aravinda Babu
Blockchain Adviser



Sindhu Bhaskar
Blockchain Banking Adviser



Johny Hoang
Global Strategy Adviser





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15. SUMMARY

Development and further application of the innovative solutions through Platon Finance digital ecosystem is a never-ending process. Intentions, as well as aims of the company, are significantly connected with the continually changing users' needs. Digitalisation is the fastest-changing environment.

PlatonCoin, as a distribution means is not only the way of redistributing virtual currency units, but also an element of stabilisation designed to be stored for future generations through its price increase and application options.

Relying only on current social "security" must be considered a risk factor. Therefore, every single user should diversify their available resources into at least several groups/portfolios, one of which is PlatonCoin.

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