

London/Gibraltar, 15th December 2020

Dear **QUANTOCOIN** and **QUANTOPAY** Enthusiasts,

As always, we hope that all of you are healthy amid the pandemic situation!

Just before you all disappear in the well-deserved X-mas holidays we are excited to share with you the latest news since our October newsletter. In case you did not receive, you may check **Quantocoin** for last newsletters and of course always on our social media, best always **Twitter** or **Instagram** and **LinkedIn**. For our **Telegram** and **Bitcointalk** communities we have good news, that we are going to continue with informing on those platforms as well.

Our global teams and cooperation partners from the United Kingdom, Gibraltar, Czech Republic, Lithuania, Latvia, the Netherlands, Romania, India, Russia, the U.S. and the U.A.E. have been truly busy and trying their very best that the whole project will GO LIVE as scheduled in Q1 2021 and for that will even keep on working during most of the next weeks, while you are all hopefully relaxing 😊

As many of you will wonder on what is taking so long to have THE BANK OF THE FUTURE set up ... we can only appeal to your patience, which will be soon rewarded with an amazing user and customer friendly fintech and blockchain solution.

While we have the greatest respect for our friends and competitors from REVOLUT, MONZO, N26, STARLING .... For their amazing pioneer work in this field, our team has thoroughly studied their problems and shortcomings and we are working hard on avoid the same mistakes made by them to make a real difference and present to you an amazing payment and other fintech services experience.

Still, we had to accept through the past years that the legal and regulatory environment has changed, very much to the benefit of customer protection and AML, but as a result even our anthropological global financial services project for the under- and unbanked of this world as to obey to those rules and with the help of our payment services partners **CONTIS** and **VISA**, our AML/KYC partner **ONFIDO** and our legal partners from **MENA LEGAL** and **HASSANS**.

**Here to mention some of the highlights of the past months:**

- ✓ **Quantocoin** is in negotiations with various Cryptocurrency exchanges for its QTC Tokens lounge in 2021 and will start with various IEOs in Q1 2021 so to be on the exchanges by Q2 2021.
- ✓ **The first IEO will start on 15<sup>th</sup> January 2021 in three rounds until end of March 2021 on one of the top global cryptocurrency exchanges, LATOKEN**, the Roadshow and global marketing campaign will start this week.

- ✓ The most exciting aspect of the IEO and Crypto Exchanges listing was the initial value, for which we requested **independent evaluation** from various sources, and we have amazing results, reaching **between USD 26 and 82 per QTCT**. However, we decided to start the first round even below the most conservative calculation at USD 22, to be followed by USD 33 in the second and USD 44 in the final round.
- ✓ On the **QuantoPay** mobile only digital fintech app side we have been battling with various technical challenges around BREXIT implications on the finance sector, which forced us to substantially amend our app development, so to be fully accessible up from 2021 in the UK and the European Union. However, our users may face for the GO LIVE a simpler Beta – version before all the challenges have been set.
- ✓ In addition, we decided to switch as well in best interest of users from our initial HYBRID app development to the **NATIVE**, which is not the latest technology, but for the time being with the better performance and support. This meant extra development work of our team, but we did not want to sacrifice the best consumer experience.
- ✓ **QuantoPay** is currently negotiating with various providers for multicurrency application functionality and aggregators for open banking APIs (more news on that soon)
- ✓ We are working as well on an entirely **new card and mobile app design** with our new Dubai-Berlin based world class product designers, which will be released soon.
- ✓ We are very excited as well about the lounge of our **Social Corporate Responsibility and Sustainability Program**, which will be announced soon. One important part will be that our credit cards will only be produced from recycled plastic. In addition, a certain amount of all subscription or processing fees will be allocated directly to well-chosen environmental and sustainable projects around the world. To give you one example: We will have a special edition of our Credit Cards with wonderful marine them and a certain amount from those cards will be contributed for a so called “**Adopt-a-coral program**” project in the Bahamas.

Last but not least, once more our remind that those Quantocoin enthusiast of you who have not yet installed their QTCT wallets to start looking into that as soon as possible and providing your QTCT Waves Wallets to the Quantocoin team under [info@quantocoin.io](mailto:info@quantocoin.io) so to have your QTC Tokens transferred in time. The **QTC (International) Ltd** director Pablo explained already in June on Twitter about the new version of our QUANTOCOIN WAVES accounts. You have to log in now through the following link please: <https://waves.exchange/>

We are looking forward to an exciting year 2021 to come and wishing you and your families a healthy and happy Christmas time.

Stay safe and wait for more news to come soon!

Your **QuantoPay** & **Quantocoin** Teams