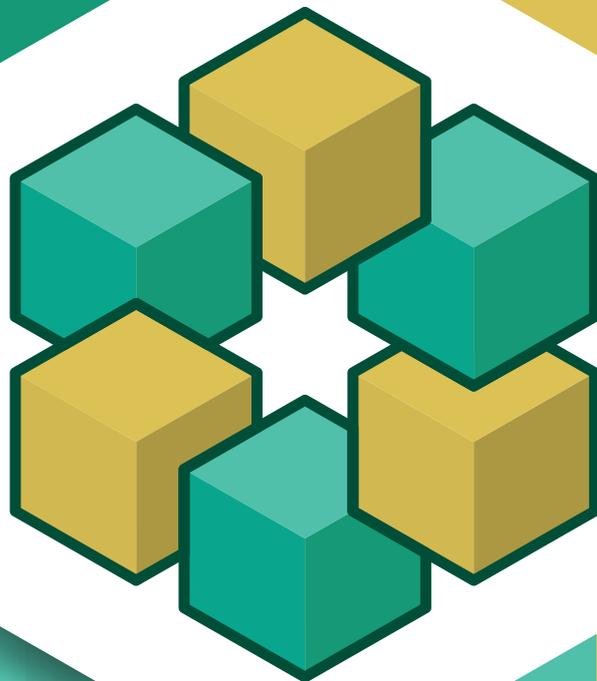


HADA DBANK

Your Caring and Personal Bank



WHITE PAPER
VERSION 1.0

INDEX

- 02** Preface
- 05** Introduction
- 09** Secondary Market
- 12** Exclusive Features & Advantages
- 19** HadaCoin
- 21** Allocation & Roadmap
- 24** Technology
- 33** Management Team
- 35** Advisory Board
- 39** Important Notice



PREFACE

PREFACE

HADA DBANK – your Caring and Personal Banking partners. We aim to be your financial partners, rather than just a financial institution that you use for transactions. This whitepaper will explain how HADA DBANK is different, and the steps we will take towards our goals.

We are the first Digital Bank to fuse Islamic Banking Module with Blockchain Technology, to create an ethical and responsible banking ecosystem. We are troubled with the current mistreatment by banks and financial institutions towards their customers. Existing players create money out of thin air from debt and interest. This is why the global economy has collapsed time after time, evidently since the 1st century. The lack of responsibilities bore by banks is simply audacious. This is why we chose to be a part of the current financial revolution through establishing a Bank, a caring and personal bank.

Caring and Personal: these are our core values, shaping and influencing our services, transactions, interactions and running of our businesses. These words will guide our conduct internally within our organization, and externally with our customer and the community. We aspire to be the bank that actually cares to improve people’s lives, rather than just to profit from it. Personalization will also be the main focus in our services. Different customers have different needs, and require different services and attention. HADA DBANK’s customers will have tailored services because we believe, not everyone can wear the same pair of pants.

We have learnt from the pitfalls of modern financial institutions, and that is why we chose Islamic Banking to forge the future. Islamic Banking principles require total transparency from both the customers and the bank. More conscience-based decision-making, backed by market insight, digital-tangible analysis, AI-enhanced analysis and blockchain technologies will no doubt benefit our future customers. We aim to promote ethical and responsible banking globally.

Islamic Banking is not just for Muslims. It’s for everyone. Do not let the name cloud you. It’s like how Häagen-Dazs is neither German nor European; or how Superdry is not from Japan. It’s simply a term. However, it does represent something – Transparency and Risk sharing.

¹ <http://www.businessinsider.com/qe-in-the-financial-crisis-of-33-ad-2013-10?r=US&IR=T&IR=T>

PREFACE

Our PRE-ICO will be launching soon, and we hope that this whitepaper will help you decide on purchasing our tokens. One thing that we can assure you of is that you will be able to use our tokens, for any of our services.

You will learn more in the next few pages, about the technology we use, who our customers are, reasons behind the decision to choose Islamic Banking, and more. We hope that you will enjoy reading this literature, as much we enjoyed writing it.

A clear conscience in the financial industry is made possible with the existence of Blockchain. Team it up with Islamic Banking Principles, it's a match made in heaven.



Best Regards,
Mohd Al-Shazanous
CEO

Mission

Provide Ethical and Responsible Banking Services to everyone, especially the current “Unbanked” population

Vision

To be The Leading Global Blockchain & Digital Bank that emphasizes Ethical and Responsibility through Islamic Banking Principles and services



INTRODUCTION

INTRODUCTION

HADA DBank – “Your Caring & Personal Bank”.

Banking can be exhausting. At some point we have had bad experiences when dealing with conventional banks; either due to high service fees or the lack of empathy during dealings with their personnel. HADA DBANK aims to change this. At HADA DBANK, we are developing a comprehensive Blockchain Digital Bank that will make life easier for everyone, regardless of their statuses. They will be able to perform banking activities with 0% fees and at the same time enjoy quality service from us. We are here not to just profit, but rather to make justified profit while ensuring a better banking experience.

HADA DBANK will be the world’s first Blockchain-based Digital Bank to fuse Islamic Banking Module with Blockchain Technology, to create an ethical and responsible banking ecosystem. As existing Digital Banks and newly created Blockchain Banks are focused on Conventional Banking services, we choose to champion Islamic Banking services due to the lack of such facility. In 2016, Islamic banking was worth USD1.5 Trillion globally.¹

Our Headquarters will be based in Zug, Switzerland – the Crypto Valley of the world. We plan to use our pre-ICO proceeds to apply for a FinTech Licence from the Swiss Financial Market Supervisory Authority FINMA. Simultaneously, an application for a New Bank Start-Up Unit license will be applied with the Bank of England Prudential Regulation Authority and Financial Conduct Authority. As for countries that presently do not have any existing Digital Bank License in place, we will apply for E-Money Licenses.

WHY ISLAMIC BANKING?

Our reason is simple. We aspire to be a ‘just’ organization in the financial industry. The financial crisis of 2007-2008 serves as a grim reminder how several irresponsible players can capsize an entire industry, putting millions in financial ruins. Islamic banking, due to its transparency, profit and loss sharing concept, will minimize market manipulation and eliminate another domino crash.

Islamic Banks are less risky and more resilient than their counterparts, due to the aspects of their bank capital requirements and mobilisation of deposits. As opposed to Conventional Banking, depositors to Islamic Banks are entitled to be informed about what the bank does with their money. They also have a say in where their money should be invested. Islamic banks also strive to avoid interest at all levels of financial transactions and promote risk-sharing between the lender and borrower.

INTRODUCTION

There are two basic principles in Islamic banking. One is the sharing of profit and loss; and two, significantly, the prohibition of the collection and payment of interest by lenders and investors. Collecting interest or "Riba" is not permitted under Islamic law. In the case of profit, both the bank and its customer share in a pre-agreed proportion. In the case of a loss, all financial losses will then be borne by the lender. In addition to this, Islamic bank cannot create debt without goods and services to back it (i.e. physical assets including machinery, equipment, and inventory). Hence savings, deposits and investments with our DBank will be backed by physical assets such as precious metals and gemstones.

The demand in Islamic banking is tremendous. There are 1.7 billion Muslims worldwide, and this number is growing. Worldwide Islamic Bank total assets were estimated at between USD1.88 Trillion to USD2.1 Trillion in 2016 and are expected to reach USD3.4 Trillion by 2018. HADA DBANK provides alternative financial service options to all consumers and investors. The recent global financial crisis demonstrated the resilience of the Islamic banking and financial industry. In 2008-2009, the Islamic banking industry was estimated to have experienced asset growth of 31.8% compared to 12.6% in conventional banking sectors.¹

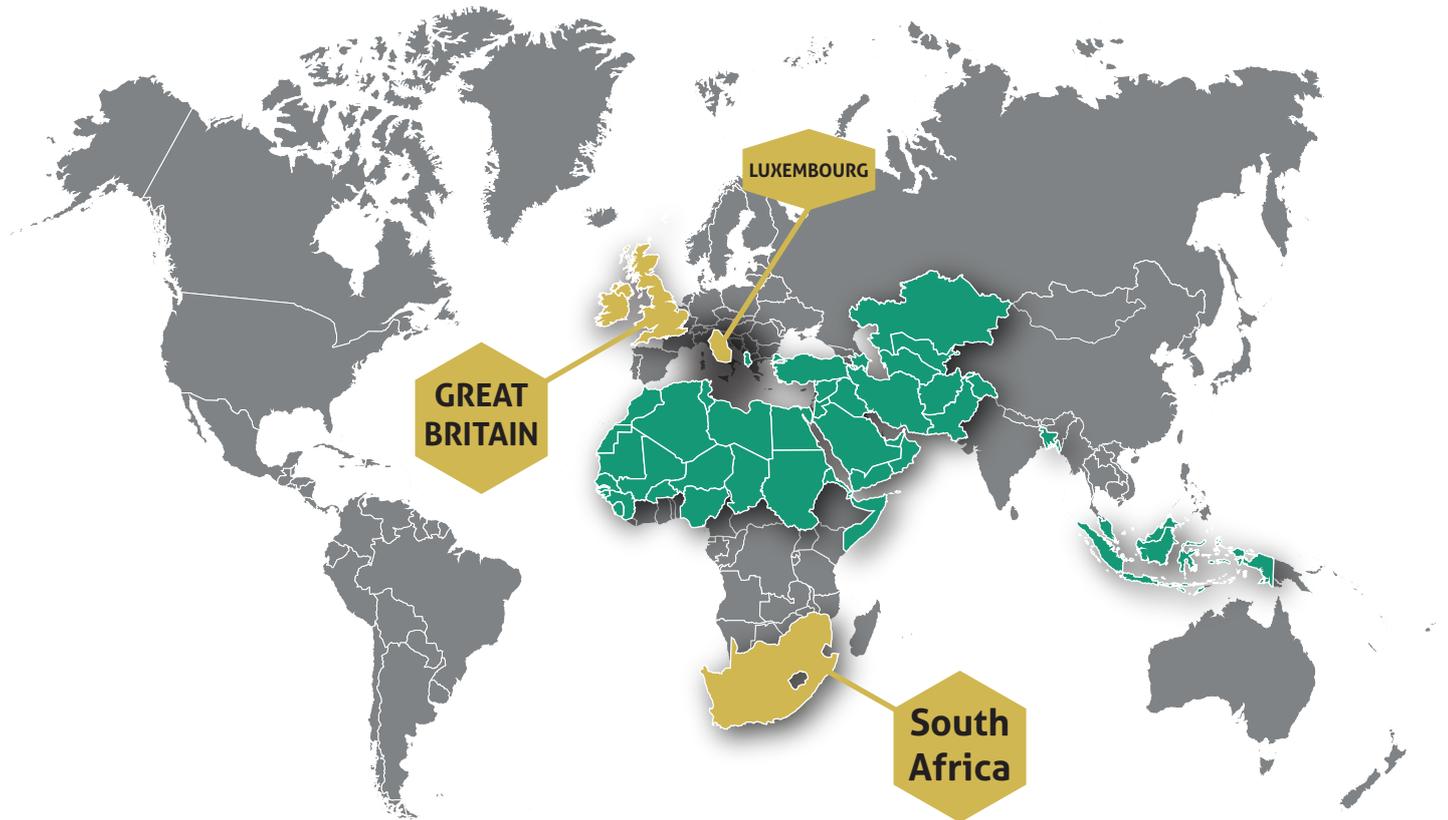
You might think that Islamic banking is only for Muslims. It is not. In June 2014, Britain became the first non-Muslim country to issue Sukuk; the Islamic equivalent of a bond (the word itself is the plural of Sakk, which means contract or deed). In September 2014, the governments of Luxembourg and South Africa as well as the Hong Kong Monetary Authority made issuances. But Sukuk is not limited to sovereigns: in September 2014, Goldman Sachs issued a USD500 Million Sukuk and Bank of Tokyo-Mitsubishi Malaysia raised its 1st USD50 from its USD500 Million issuance. All of these entities want in on the USD2 Trillion Islamic financial market.^{2 3}

¹ <https://theconversation.com/is-islamic-bank-ing-more-risky-compared-to-conventional-banking-62993>

² <https://www.economist.com/blogs/economist-explains/2014/10/economist-explains-0>

³ <https://www.reuters.com/article/bank-of-tm-ufj-sukuk/after-landmark-sukuk-japans-btmu-seeks-to-offer-islamic-ringgit-loans-idUSL3N0RQ3KD20140925>

**1.7 Billion
Muslim Population**



Muslim Majority Countries



Countries that issue Sukuk



SECONDARY MARKET

SECONDARY MARKET

Apart from the 1.7 Billion Muslim population and billions of others who prefer to subscribe to Islamic Banking services, HADA DBANK will also be focusing on the 644.1 Million Southeast-Asian population (ASEAN).



ASEAN

**644.1 Million
Population**

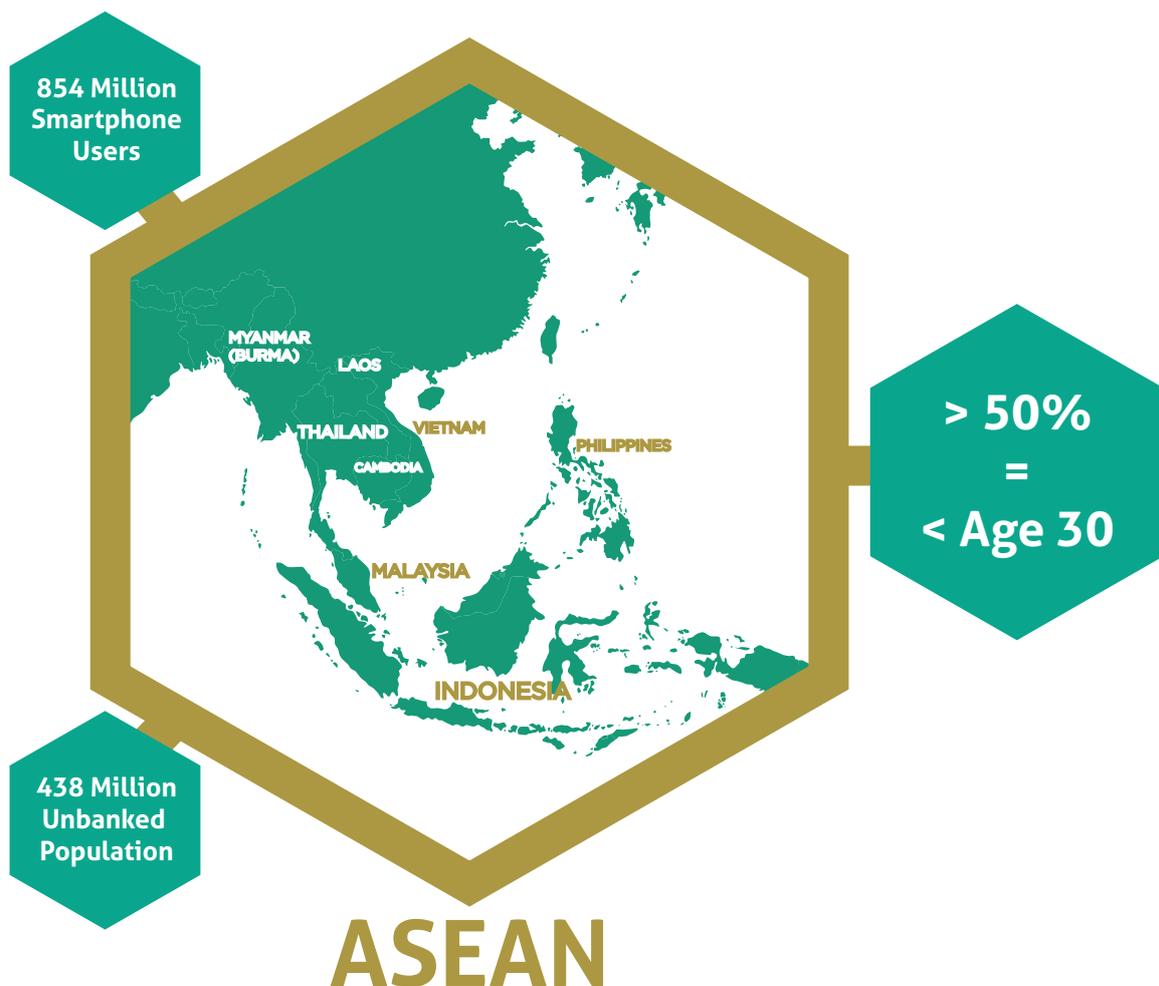
**207
Million
Muslims**

SECONDARY MARKET

Interesting facts about ASEAN:

1. It has an unbanked population of approximately 438 million ¹.
2. More than half of ASEAN's population is under the age of 30.
3. It has a market penetration of 854 million smartphones, or 133% compared to its population; but only 53% of ASEAN's population is online, which leaves significant room for market expansion in the future ².

As an Online-only bank, these facts convinced us to focus on ASEAN as our secondary market. We are slated to offer our Islamic Banking Services in stages by 2nd Quarter of 2018.



¹ <https://www.techinasia.com/talk/438m-unbanked-southeast-asia-fintech>

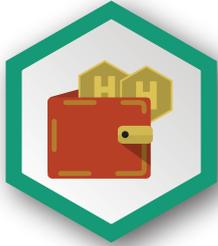
² <https://www.techinasia.com/talk/full-guide-southeast-asia-digital-landscape-2017>



**EXCLUSIVE
FEATURES
&
ADVANTAGES**

EXCLUSIVE FEATURES AND ADVANTAGES

1. Free Encrypted Account & e-Wallet



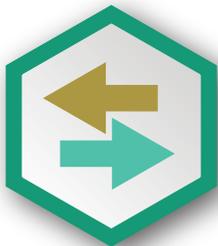
- a. Smartphone – Banking App
- b. Non-smart Mobile phone – SMS / USSD Code

2. Saving & Withdrawal



- a. Minimum 5% Savings Return per annum
- b. No withdrawal fee

3. Transfer, Remittance & Exchange



- a. Free Transfer / Remittance of funds (FIAT & Cryptocurrency) between personal savings accounts and e-wallets
- b. 0% fee on exchange transactions via HADA Exchange (between cryptocurrencies). No charges on major FIAT currencies during FIAT <> Crypto exchanges.
- c. Connect with partners or open APIs for better rate for other currencies

4. Loan & Investment



- a. 0% Loan Interest
- b. 10% minimum investment return

5. Real-Time Payment

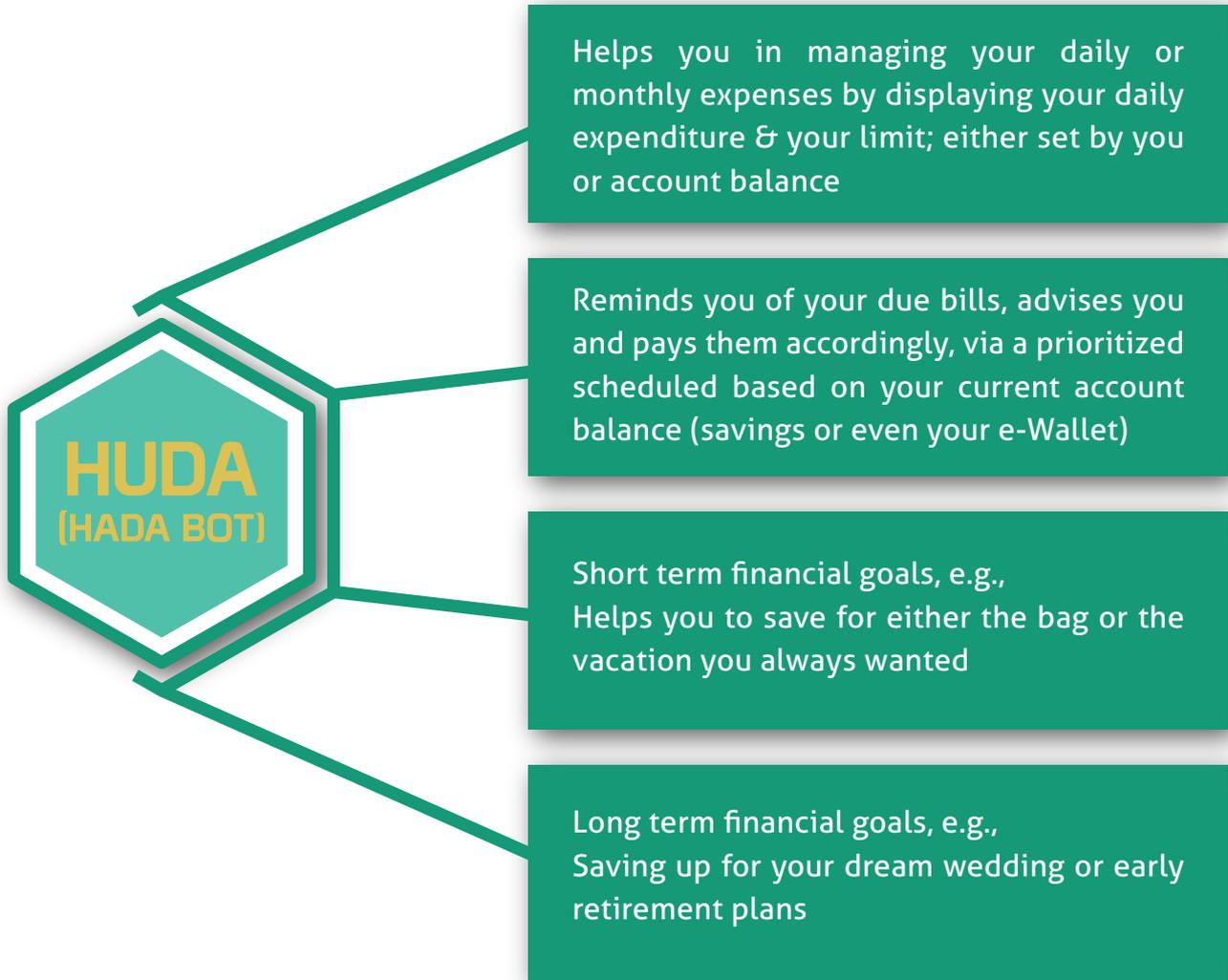


Real-Time Payment using HADACoin and other Cryptocurrencies / Tokens through our Debit Card

EXCLUSIVE FEATURES AND ADVANTAGES

Bot & AI

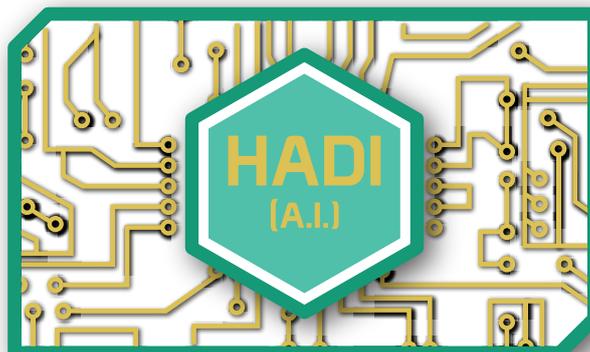
a. Bot HADA - Financial Management Bot/ Personal Financial Assistant (HUDA)



b. AI (Artificial Intelligence)

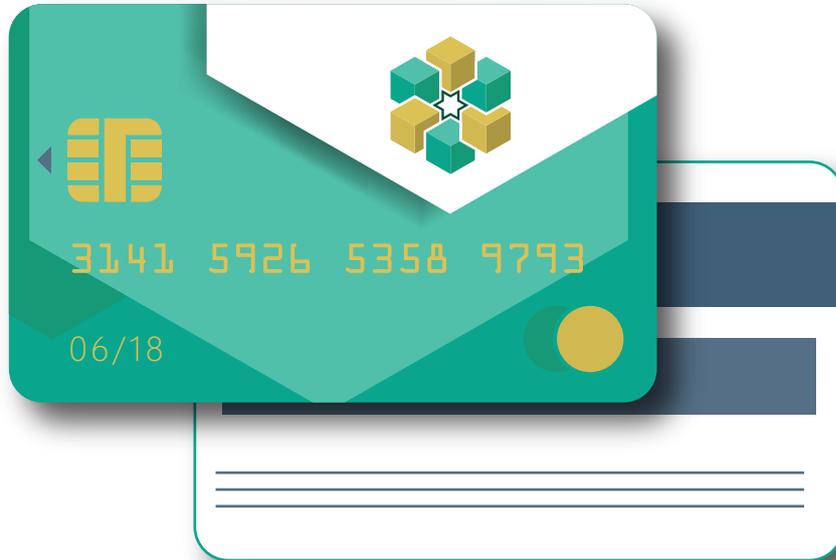
i. Personal Financial Advisor (HADI) (Basic)

Helps you to invest by providing unbiased financial advice



EXCLUSIVE FEATURES AND ADVANTAGES

Cashback & Discount



Cashbacks and Discounts are rewarded when using our Debit Card, either physical or virtual for the 1st Year

Additional Cashback & Discount when paying using HadaCoin, FOREVER

Get additional discount from our Partners & Affiliates

EXCLUSIVE FEATURES AND ADVANTAGES

Points System



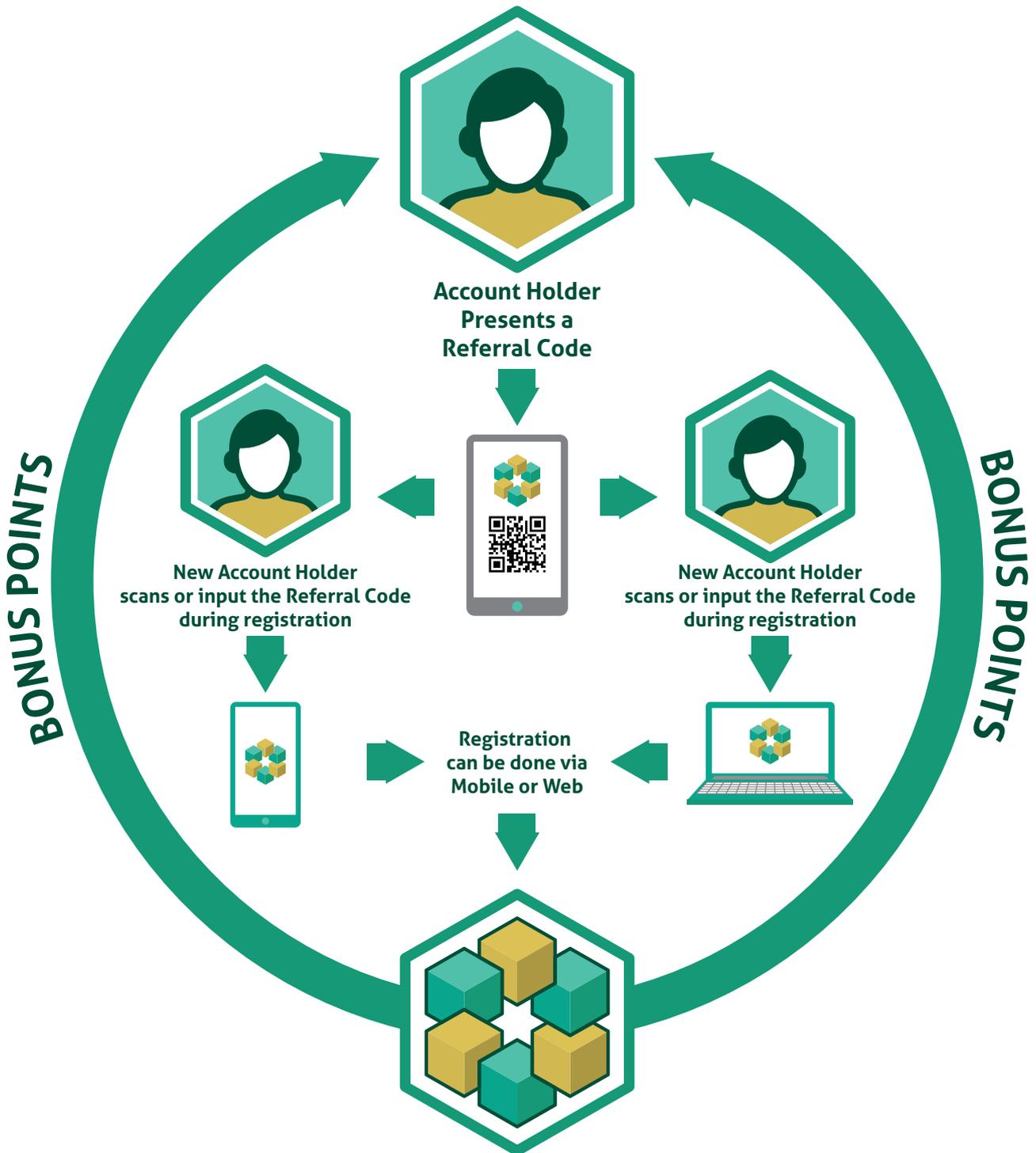
Collect points from your spending with our e-Wallet or Debit Card and convert it to cash or cryptocurrency/ token to spend more

Use it as additional discount to pay for anything you desire and save more on your purchase

You may also use the points collected to redeem anything you like on our partners' e-Mall or physical outlets worldwide!

EXCLUSIVE FEATURES AND ADVANTAGES

Bonuses and Bounties



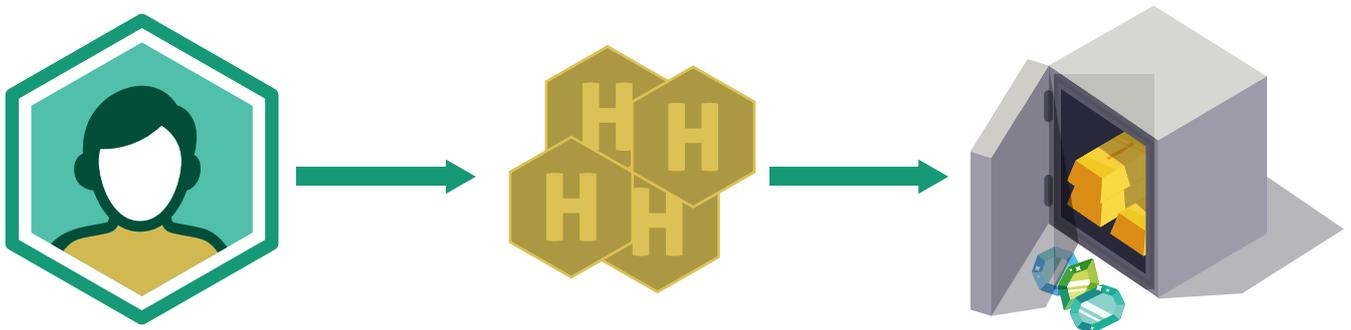
Referral Bonus or Bounty when your referrals register with us through your Referral Code.

EXCLUSIVE FEATURES AND ADVANTAGES

Friendly Customer Service that you can Video/ Voice Chat or just Chat through our ChatBot.



HADACoin & your Savings are backed by valuable assets such as Precious Metals & insured according to Islamic Banking Principles for your peace of mind.





ABOUT HADACoin

We intend to raise capital for the development of HADA DBANK through its HADACoin. Buyers will be able to use HADACoin to perform banking transactions or daily activities. Our customers will be issued with a Debit Card, which enables them to perform transactions with our HADACoin, within our banking platform or other merchants globally.

A total of 500 Million HADACoins will be issued. Only 200 Million coins will be offered for sale and 15% of the total coins will be allocated to the management and advisors. The remaining balance will be kept by HADA DBANK for future usage. 50 Million of the 200 Million coins will be released during PRE-ICO exercise and the remaining 150 Million coins will be released in our ICO exercise in the near future. Please be informed that no new coins will be created after the creation of 500 Million HADACoins.

Pricing of our PRE-ICO will be as below:-

Pre-ICO : 1 Ethereum = **800 HADACoins including 25% Bonus (1st Week)**
= **700 HADACoins including 20% Bonus (2nd Week)**
= **600 HADACoins including 15% Bonus (3rd Week)**
= **500 HADACoins including 10% Bonus (4th Week)**
= **400 HADACoins(5th Week+)**

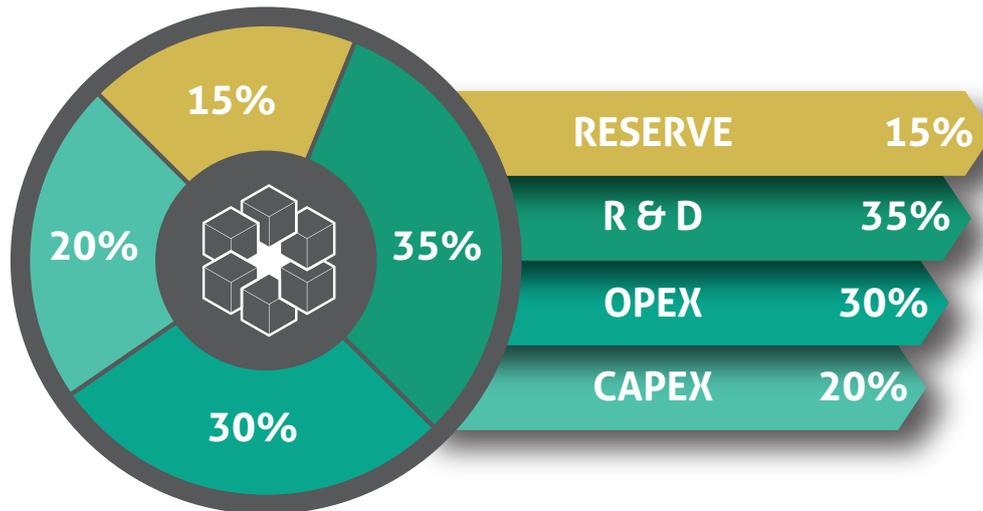
HADACoin is a ERC-20 coin created using Ethereum platform. Further info about HADACoin as stated below:

- It has no intrinsic value nor it is a security,
- There is no guaranteed Monetary Profits such as Dividend, Return or anything related when buying our Coin as it is,
- You can use your Coins to:
 - Perform financial activities and services on our Banking Platform,
 - Pay for services using our Debit Card,
 - Receive Monetary Profits such as Dividends, Returns and anything of equivalent by keeping it in our Savings Account or utilize our Investment Solutions
 - Act as a collateral when you apply for our Unsecured and Term Loans
 - Trade it on Crypto-Exchanges and make more profit by increasing HADACoin's value!



ALLOCATION & ROADMAP

ALLOCATION



35% of the capital raised through our PRE-ICO exercise will be allocated for R&D (Research & Development). We plan to hire and retain at least 50 computer programmers, coders and IT personnel to further develop our banking platform and system, as well development of future products. 7 labs will be established in 5 years in which the 1st and 2nd lab will be based in Switzerland and Estonia respectively.

OPEX (Operation Expenditure) will make up 30% of the budget. Hiring of management executives will be our main activity under this sector, to ensure that the best partners and talents from related industries join HADA DBANK management and operations. We plan to market aggressively and are currently partnering with an experienced Marketing Partner, to help us put our name to the targeted markets, globally.

CAPEX (Capital Expenditure) will receive 20% of the capital raised. Among activities will be the acquiring of offices, investments in hardware for our R&D department, necessary business assets, and precious metals and gemstones (gold, silver and diamonds), to be used as collateral for future customers' savings, investments and HADACoin's value.

The final 15% will be kept as RESERVE. This Reserve will not be used unless for utmost necessity and strict rules will be set. The decision to utilize this reserve will be determined by the top management collectively and unanimously, to ensure there is no mismanagement and excess usage of the Reserve. We will increase HADA DBANK's Reserve to 30% of the total capital, in the nearest future in accordance to Islamic Financial Laws.

ISLAMIC FINANCIAL LAWS

Liability : Asset

Ratio

1 : 3

ROADMAP

Hada DBank Expansion

Expanding to other relevant markets.

Services & Solutions

Islamic Insurance/Takaful.
SME Solutions.

Official AI Advisor Release (HADI)

Additional Lab Setups

Launch

Investment Banking

2020

2019

Official Launch in South East Asia.

Setting up of 1st Regional HQ to focus on ASEAN market.

Setup of IT Labs in South East Asia.

Launch:

Term Loan.
Investment Solutions.
Beta AI Advisor.

First Quarter

Final Development & Testing for E-Money.
Beta E-Money Functions Launch.
ICO Launch

2018

Second Quarter

ICO Ends.
Official E-Money Functions release.
Final development and testing for Banking Services.

November
Pre-ICO Launches

December
Pre-ICO Ends

2017

Third Quarter

Banking Services Launch.
IT Labs to be setup in EU and MENA.

Fourth Quarter

Unsecured Loan Launch.
Development of a new open-source blockchain for SME begins.



TECHNOLOGY

TECHNOLOGY

HADA DBANK employs a private blockchain which is stored on every node in the network. By default, the nodes are all controlled by HADA DBANK. Some nodes only store a copy of the blockchain and do not take part in the transaction confirmation process (consensus protocol). Such nodes can act as gateway nodes or backup servers. Nodes that act as validators can be located in a safe network segment of the bank and be available through the gateway nodes.

The main database of the core is implemented in a blockchain structure, where each block is a set of transactions. Every new block defines a new state of the core according to the previous block's state. The integrity of the core's database is provided by the blockchain and consensus over it. Each block is cryptographically linked to the previous block. This feature ensures the ability to validate the database and the history of transactions at any time in the future. The main database stores all the data passing through the core.

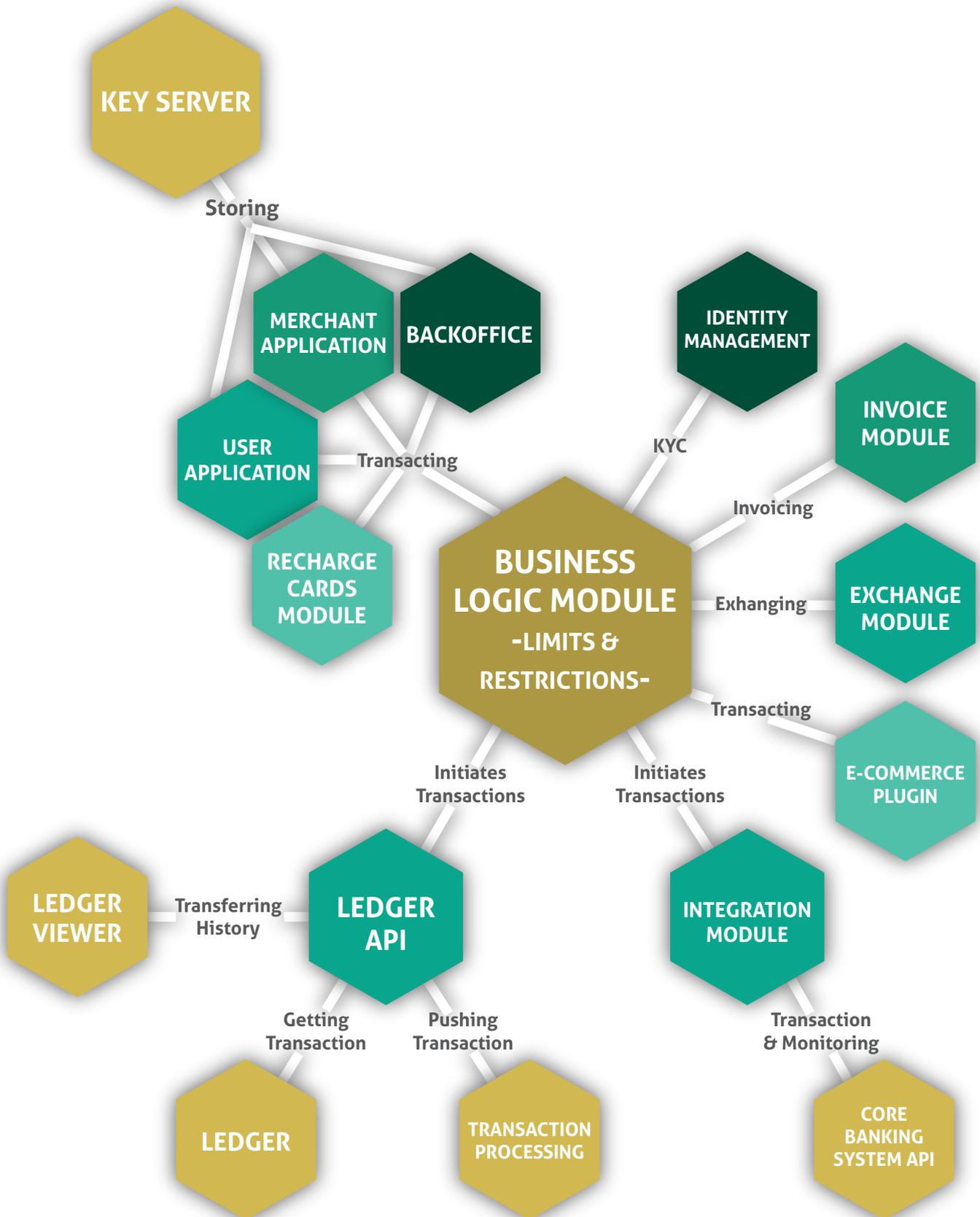
In addition to the main database, there is another database that stores only the final state of the core. This database is optimized for fast reading and writing of account data during validation of new transactions. Thus, each node in the network stores and processes the state of the core using two databases simultaneously. One is for fast searching and reading of transaction data, another supports the general history and synchronization with other nodes in the network.

HADA DBANK architecture consists of different components where each component is handling a separate set of functions. This makes it easier to modify each of the components independently by expanding or adding new features, as well as design and launch new platform components. In terms of geographical location, components can be in a permanent place or non-permanent place.

Interaction between platform components is performed through the message or request exchange, which is being broadcast over network channels. Methods for establishing these various channels depend on the type of components and safety requirements. In addition, the platform has certain rules for authentication between components.

TECHNOLOGY

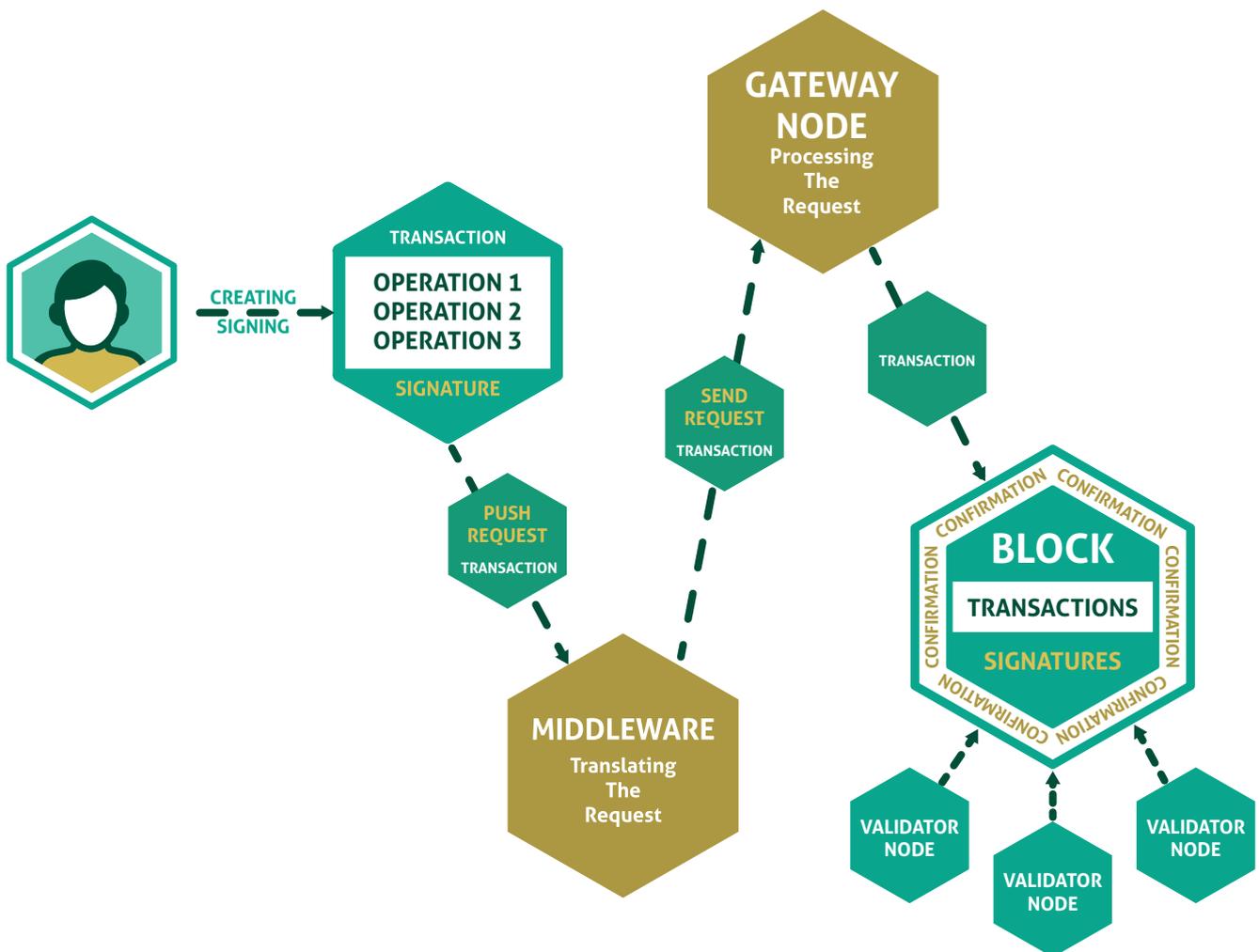
Scheme of component relations in HADA DBank platform



TECHNOLOGY

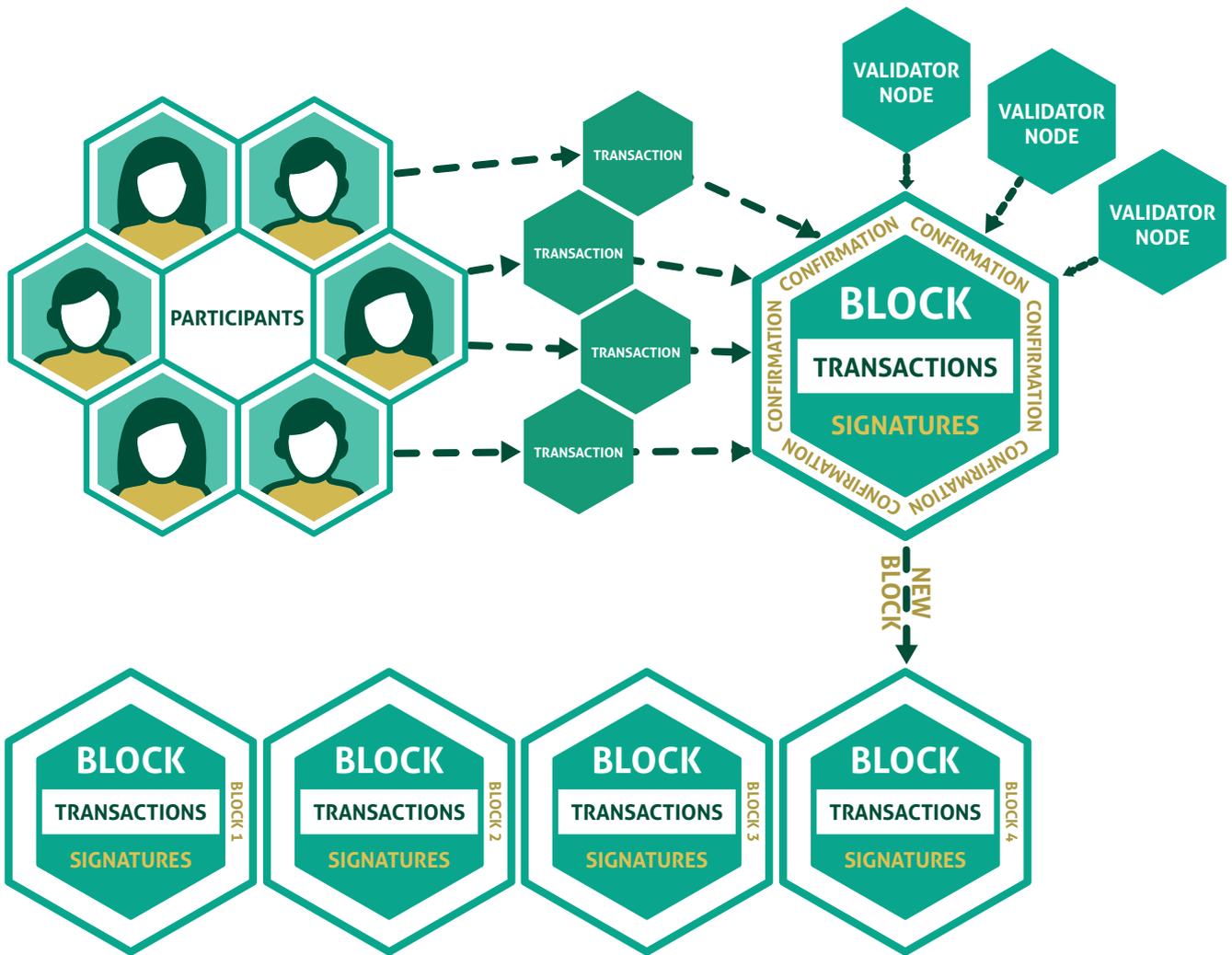
A decentralized network of specialized computers validates and confirms transactions. In a general case, these computers are under the control of HADA DBANK. Each computer validates all transactions independently from other computers using specially developed software. Exchanging of information between network nodes is performed by means of a closed or protected network that are isolated from the Internet. Each computer in the decentralized network keeps a core state and a history of all transactions carried out. Any transaction which was confirmed by the core is irreversible as it is stored in chronological order in the blockchain; even if its initiator can prove that transaction was unwanted or mistaken. However, it is possible to initiate another transaction to return the amount accidentally sent to a wrong account.

Transaction processing in HADA DBank platform



TECHNOLOGY

Scheme of transaction processing and updating the main database (blockchain)



TECHNOLOGY

HADA DBank platform core components



Transaction Engine

Running on
a Private Blockchain



Processing Module

For Interbank Payments
& Clearing of oversea
transactions



Key Server

Secure
Online & Offline
Storage of Keys



Exchange

For foreign currency
and
cryptocurrency/ token



Debit Card

Running on
Private Blockchain
through custom APIs



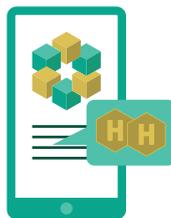
Merchant

POS / mPOS &
API Plugin,
Instant Payment Notification



Identity

Registrations,
Enrolments, Limits,
as well as
Blocking



Mobile Wallet

That are
Cross Platform
& Native



Web Wallet

Accessible from
any location
using any browser

TECHNOLOGY

Performing banking activities shouldn't be difficult. The conventional methods of performing banking activities include visiting the branch or ATM or Cash Deposit Machine, which are limited in number and location and online banking, and can be a hassle for the unbanked. "Normal" banking activities can be a tedious and intimidating process to the unbanked.

Therefore, we created HADA DBANK with the intention to make it easy and simple for everyone to perform banking activities regardless of their social status. We believe we have the technology to revolutionize how everyone to perform banking activities by making it simple and accessible to anyone, anywhere.

HADA DBANK will issue prepaid debit cards. These prepaid debit cards will enable unbanked customers to do cashless transactions. They are not required to have any bank account or e-Wallet with us to enjoy this service. Customers can also perform withdrawals and cashback through any partnering ATMs and merchants globally. The ease of buying this card is our main focus. That said, customers will be able to get this card at participating affiliates, as well as at mom and pop shops. There will be no service and withdrawal fee for customers to enjoy this service. HADA DBANK will impose strict KYC procedures to hinder fraud and money laundering.

First example: **Account Balance Reload**. To make it easier for our customers to increase balance for their Account or e-Wallet, which include SMS system, our customers can simply update it by purchasing a reload voucher at any reload terminals such as at a convenient store i.e. 7-11 as well as through the conventional methods such as online banking transfer and Cash Deposit Machine that connects to our platform.

Second example: **Remittance**. Users may carry out remittance through our App or SMS system, which connects to our customers' account or e-Wallet. Customers will also be able to perform remittance by buying reload vouchers and sending the serial number (same as mobile reload voucher) to remit the amount directly to the recipient account. This is the same principle as reloading someone's mobile account.

TECHNOLOGY

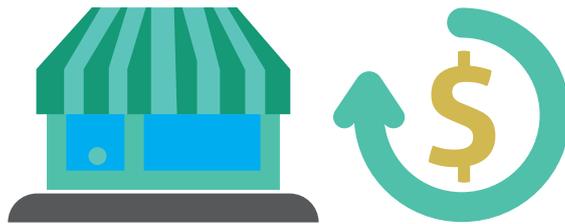
Examples of usage: Account Balance Reload & Remittance

1. For:

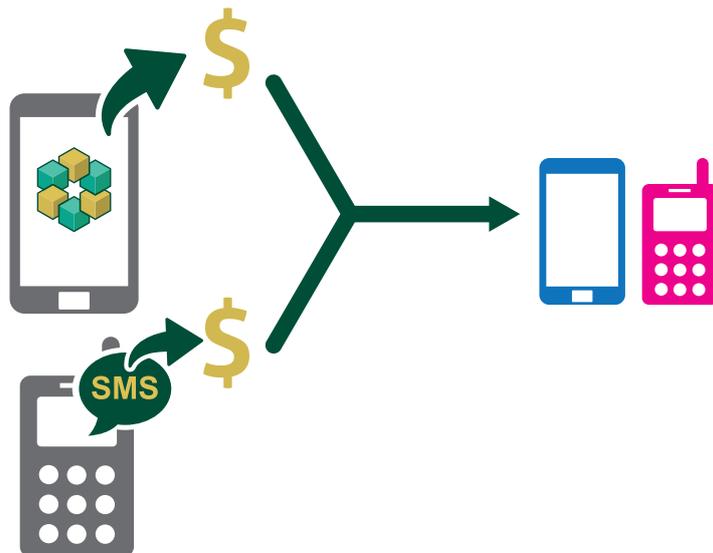
- a. Smartphone : Download the HADA DBank app or
- b. SMS : Fill-up a form at any participating outlets to create an account;



2. Reload their account and maintain a minimum amount annually to stay active;

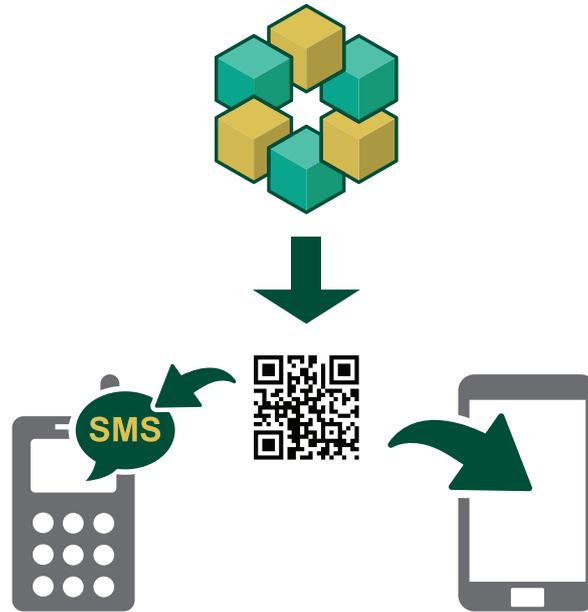


3. Start sending money to any available channels on the app/ SMS system;



TECHNOLOGY

4. Sender will receive a unique code to confirm remittance on the app/ SMS system;



5. Receiver will receive a notification on the remittance;



6. Sender will receive a “Remittance Successful/ Unsuccessful” notification and a receipt.





**MANAGEMENT
TEAM**

MANAGEMENT TEAM



CEO / CFO - MOHD AL-SHAZANOUS

"We are not born into poverty, we are placed there by the system"

Having seen too much poverty, Shazanous strive to rid the world of it. He believes in creating an efficient organization through acute and simple management execution. Shazanous has vast experiences in financial and risk management. He is confident that blockchain will forge the future foundation of financial industry.

COO - MARCOS MACIAS

"One can only be prosperous when none are left behind"

Passionate with strong leadership qualities and management experience. Marcos' attention to details enables him to be efficient in executing tasks on hand. Born in Argentina and currently residing in Canada, Marcos views the world through two contrasting lenses allowing for a wider perspective for both professional and personal relationships.



CTO - JUAN MAHUSSIN

"Living is the epitome of individuality. Yet individuality is also chaotic. Therefore, life is not perfect."

Technology have always fascinated Juan. At a young age, he started learning programming for fun, and somehow it became his passion. Juan is an experienced graphic and 3D designer and has been in the industry for more than 10 years. A true tech geek at heart, he will dissect any technology to satisfy his curiosity.

CMO - LINDA AZMI

"The simplest of wishes is to be happy every single day, it is also the hardest to achieve"

An avid traveler and an appreciator of art as well as culture, Linda have always been at the forefront of developing new marketing strategies. Being able to discern the value of digital marketing in the future, Linda aims to fuse the past, present, and future of marketing and business development into a seamless experience.



PR & SPOKEPERSON - ERNEST LOH

"Know where the end game is and reverse engineer your journey to get there"

Trained as an interior architect, Ernest was always the creative and curious child in his endeavours. However, his passion in media, content creation and acting lead him down a different path. Aspiring to be a social influencer; he have high interest in social media marketing and blockchain technology. Ernest believes that if who you are is in parallel to your purpose in life, you will win.



ADVISORY BOARD

ADVISORY BOARD



ISLAMIC BANKING & FINANCE **Prof. Emeritus Dr. Barjoyai Bardai**

B. Econs (Hons) (Accounting)
University of Malaya

M. Sc. (Industrial Administration)
University of Aston

Diploma in Accounting (post grad)
University of Malaya

Diploma in International Taxation
Harvard Law School

PhD in Taxation
University College London

Dr. Barjoyai Bardai have been an academician since 1975. He retired early and entered into the private sectors in the Islamic Financial industry. He then specialised in venture capital financing. He is currently acting as Management Consultant and advisor to several organisations, assuming senior management posts in the setting up processes.

He is still an active academician and supervises Phd students at various universities in various programs including PhD programs at Al-Medinah University and INCEIF.



RISK MANAGEMENT & CONSULTANT **Yousuf Ikram**

BCOM, Finance and Accounts
Karachi University

CA, Finance and Accounts
Institute of Chartered Accountant of
Pakistan

Yousuf is currently the VP in Risk Management with Dubai Islamic Bank. Having directly involved in the implementations of financial and risk strategies in various banks, he has over 15 years of experience in the financial and banking sector in which 10 years are in Islamic banking. This includes the responsibility of Planning, Designing and implementing an overall risk management process and procedures for the organizations and performs portfolio monitoring and Management. He is responsible to lead, develop and manage the ICAAP and Basel III implementation projects plan and their reporting to Central Bank of Bahrain and Pakistan.

Yousuf is also an active speaker and trainer and working for the development of human resources of Banking, student of University and youth of Pakistan from the platform of different institution and bodies including the Institute of Banker of Pakistan, Global Association of Risk Professional (GARP), PAF Karachi Institute of Economics & Technology (PAF KIET), Muhammad Ali Jinnah University (MAJU), and Greenwich University (GU).



BLOCKCHAIN ECONOMY EXPERT **Robby Schwertner**

Master of Natural Sciences MSc
University of Vienna

Robby's true passion is Blockchain. He dreams of a world where blockchain applications transcend beyond Bitcoins and cryptocurrencies. An expert in blockchain application for the energy, real estates, and fintech industry, he reads and dissects white papers on a daily basis within the scope mentioned.

Robby is also an active Speaker/Lecturer at University IMC Krems and Lauder Business School Vienna (LBS).

ADVISORY BOARD



LEGAL **Kevin Koo S.K.**

LLB (Hons) International Islamic University,
Malaysia (IIUM)

Diploma in Shariah Law and Practice, IIUM
LLM, Universiti Malaya
Master of Management, UNIRAZAK

Kevin Koo is a lawyer based in Kuala Lumpur, Malaysia. His practice areas span intellectual property, family, and commercial laws. A graduate of the International Islamic University in Malaysia, he has master degrees in law and in management, and is currently a doctoral candidate at Universiti Teknologi Malaysia.

He is in the process of setting up an international legal advisory firm for Blockchain companies with lawyers from Asia, Africa, and Russia.



SECURITY **Col. Loc Hamaca Nawawi**

Diploma in Strategic and Defense Studies

Masters of Social Science

Colonel Loc Hamaca Nawawi is currently serving as the Commanding Officer of 22nd Commando, Malaysian Army. His professional training includes Special Forces Qualification Course, Counter-Terrorism Advance Course (SAS, UK) Counter Terrorism Working Group (PACCOM, US), VIP Protection Course (SAS, UK), CBRN and Intelligence Officer course.

With 29 years of working experience specializing in surveillance and intelligence, personal security, and counter terrorism, Colonel Loc Hamaca will be serving as Security Advisor for this project.



**IMPORTANT
NOTICE**

IMPORTANT NOTICE

Please read this section and the following sections, entitled “Disclaimer Of Liability”, “No Representations And Warranties”, “Representations And Warranties By You”, “Cautionary Note On Forward-Looking Statements”, “Market And Industry Information And No Consent Of Other Persons”, “No Advice”, “No Further Information Or Update”, “Restrictions On Distribution And Dissemination”, “No Offer Of Securities Or Registration” and “Risks And Uncertainties” carefully.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

DEFINITIONS

Throughout this document, the following definitions shall be used:

1. **“White Paper”** refers to the document describing Hada DBank and HADACoin which are available for download from the website <http://www.hada-dbank.com>
2. **“HADACoin”** refers to the Proof of Work ERC 20 tokens issued by the Distributor using the Ethereum Blockchain for purposes of raising funds for the development of HADA DBank by the Company.
3. **“HADA DBank”** refers to the Blockchain-based banking application referred to in the White Paper.
4. **“Distributor”** refers to the Malaysian company, AZ Marketing Global Sdn. Bhd. (Company No. 1187242-K) and the promoter of the HADACoin Pre-ICO.
5. **“Company”** refers to the future company that shall be formed in Switzerland by the Distributor after the Pre-ICO fundraising exercise to develop and own HADA DBank.
6. **“HADACoin Pre-ICO”** refers to the initial round of the fundraising exercise by the Distributor to raise funds for the development of HADA DBank by the Company through the sale of HADACoin.
7. **“T&Cs”** shall refer to the terms contained in the agreement between the Distributor and you for the sale and purchase of HADACoin and shall be treated as a separate document from this Notice.

INTRODUCTION

The White Paper is intended as an introduction to the HADA DBank project and its token, HADACoin. HADACoins are not intended to constitute securities in any jurisdiction. The White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or solicitation for investment in securities in any jurisdiction.

The White Paper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the Distributor to purchase any HADACoins nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

The Distributor will use proceeds of sale of HADACoins to fund the HADA DBank project by the Company, and its affiliated businesses and operations. The Distributors intend to incorporate the Company after the completion of the fundraising exercises through the sale of the HADACoins which may include further fundraising rounds after the HADACoin Pre-ICO. HADACoins are issued for the purpose of raising funds for the development of HADA DBank and may possibly have no utility or intrinsic value.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the HADACoins, and no cryptocurrency or other form of payment is required to be accepted solely on the basis of the White Paper.

Any agreement between the Distributor and you in relation to any sale and purchase of HADACoins is to be governed by the T&Cs. In the event of any inconsistencies between the T&Cs and the White Paper, the former shall prevail.

You are not eligible and you shall not purchase any HADACoins in the HADACoin Pre-ICO if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or a citizen or resident of the People's Republic of China (PRC) or a citizen or resident of Malaysia.

No regulatory authority has examined nor approved any information set out in the White Paper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the White Paper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

There are risks and uncertainties associated with the Company, the Distributor, the HADA DBank project, the HADACoins, and the HADACoin Pre-ICO.

The White Paper, and copies of it, whether in full or in part, must not be taken or transmitted to any country where distribution or dissemination of the White Paper is prohibited or restricted.

No part of the White Paper may be reproduced, distributed or disseminated without including this section and the following sections entitled "Disclaimer of Liability", "No Representations and Warranties", "Representations and Warranties By You", "Cautionary Note On Forward- Looking Statements", "Market and Industry Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Securities Or Registration" and "Risks and Uncertainties".

DISCLAIMER OF LIABILITY

To the maximum extent permitted by applicable laws, regulations and rules, the Distributor shall not be liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on the White Paper or any part thereof by you.

NO REPRESENTATIONS AND WARRANTIES

The Distributor do not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in the White Paper.

REPRESENTATIONS AND WARRANTIES BY YOU

By accessing and/or accepting possession of any information in the White Paper or such part thereof you represent and warrant to the Distributor as follows:

- (a) you agree and acknowledge that the HADACoins do not constitute securities in any form in any jurisdiction;
- (b) you agree and acknowledge that the White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted solely on the basis of the White Paper;
- (c) you agree and acknowledge that no regulatory authority has examined nor approved of the information set out in the White Paper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of the White Paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (d) you agree and acknowledge that the White Paper, the undertaking and/or the completion of the HADACoin Pre-ICO, or future trading of the HADACoins on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Distributor, the HADACoins, and the HADACoin Pre-ICO;
- (e) the distribution or dissemination of the White Paper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Distributor;

- (f) you agree and acknowledge that if you wish to purchase any HADACoins, the HADACoins are not to be construed, interpreted, classified or treated as:
 - (i) any kind of currency other than cryptocurrency;
 - (ii) debentures, stocks or shares issued by any person or entity;
 - (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
 - (iv) rights under a contract for differences or under any other contract the purpose of which is to secure a profit or avoid a loss;
 - (v) units in a collective investment scheme;
 - (vi) units in a business trust;
 - (vii) derivatives of units in a business trust; or
 - (viii) any other security or class of securities.
- (g) you are aware and understand that you are not eligible to purchase any HADACoins during the Pre-ICO if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or a citizen or resident of the People's Republic of China, or a citizen or resident of Malaysia;
- (h) you have a basic understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- (i) you are aware and understand that if you wish to purchase any HADACoins, there are risks associated with the Company, the Distributor and its business and operations, the HADACoins, and the HADACoin Pre-ICO;
- (j) you agree and acknowledge that the Distributor is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on the White Paper by you; and
- (k) all of the above representations and warranties are true, complete, accurate and nonmisleading from the time of your access to and/or acceptance of possession the White Paper or such part thereof.

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in the White Paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Distributor or its respective directors, executive officers or employees acting on behalf of the Distributor, that are not statements of historical fact, constitute "forward-looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements.

All statements regarding the Distributor's financial position, business strategies, plans and prospects and the future prospects of the industry which the Distributor is in, are forwardlooking statements. These forward-looking statements, including but not limited to statements as to the Distributor's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in the White Paper regarding the Distributor are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Distributor conducts its businesses and operations;
- (b) the risk that the Distributor may be unable to execute or implement its business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of the Distributor;
- (e) changes in the availability of funding and fees payable to the Distributor in connection with their respective businesses and operations;
- (f) changes in the availability of and salaries of employees required by the Distributor to operate/- support its businesses and operations;
- (g) changes in preferences of customers of the Distributor;
- (h) changes in competitive conditions under which the Distributor operate, and the ability of the Distributor to compete under such conditions;
- (i) changes in the future capital needs of the Distributor and the availability of financing and capital to fund such needs;
- (j) war or acts of international or domestic terrorism;
- (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Distributor;
- (l) other factors beyond the control of the Distributor; and
- (m) any risk and uncertainties associated with the Distributor and its business and operations, the HADACoins, and the HADACoin Pre-ICO.

All forward-looking statements made by or attributable to the Distributor or persons acting on behalf of the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties may cause actual future results, performance or achievements of the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in the White Paper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of the White Paper.

Neither the Distributor nor any other person(s) represent, warrant and/or undertake that the actual future results, performance or achievements of the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Distributor may differ materially from those anticipated in these forward-looking statements.

Nothing contained in the White Paper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Distributor.

Further, the Distributor disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

The White Paper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for the Distributor and its directors, executive officers and employees, any other persons whose names are included in the White Paper are named merely as external advisors to the Distributor and no representation, warranty or undertaking is provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates or clarification on the same.

While the Distributor has taken reasonable actions to ensure that information is extracted accurately and in its proper context, the Distributor has not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither the Distributor, nor its directors, executive officers and employees acting on its behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

TERMS USED

To facilitate a better understanding of the HADACoins being offered for purchase by the Distributor, and the business and operations of the Distributor, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in the White Paper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

NO ADVICE

No information in the White Paper should be considered to be business, legal, financial or tax advice regarding the Distributor, the HADACoins, and the HADACoin Pre-ICO. You should consult your own legal, financial, tax or other professional adviser regarding the Distributor and its business and operations, the HADACoins, and the HADACoin Pre-ICO. You should be aware that you may be required to bear the financial risk of any purchase of HADACoins for an indefinite period of time.

NO FURTHER INFORMATION OR UPDATE

No person has been or is authorised to give any information or representation not contained in the White Paper in connection with the Distributor and its business and operations, the HADACoins, and the HADACoin Pre-ICO and, if given, such information or representation must not be relied upon as having been authorised by or on behalf of the Distributor. The HADACoin Pre-ICO shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of the Distributor or in any statement of fact or information contained in the White Paper since the date hereof.

RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution or dissemination of the White Paper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. Where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of the White Paper or such part thereof at your own expense and without liability to the Distributor.

Persons to whom a copy of the White Paper has been distributed or disseminated, provided access to or who otherwise have the White Paper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute the White Paper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

NO OFFER OF SECURITIES OR REGISTRATION

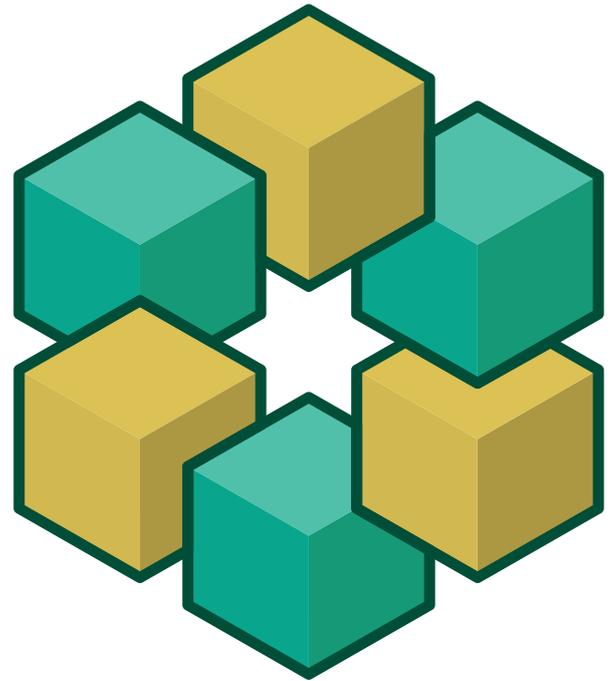
The White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted solely on the basis of the White Paper. Any agreement in relation to any sale and purchase of HADACoins is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and the White Paper, the former shall prevail.

You are not eligible to purchase any HADACoins in the HADACoin Pre-ICO if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or a citizen or resident of the People's Republic of China (PRC) or a citizen or resident of Malaysia.

No regulatory authority has examined or approved of any of the information set out in the White Paper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the White Paper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

RISKS AND UNCERTAINTIES

Prospective purchasers of HADACoins should carefully consider and evaluate all risks and uncertainties associated with the Distributor and its business and operations, the HADACoins, and the HADACoin Pre-ICO, all information set out in the White Paper and the T&Cs prior to any purchase of HADACoins. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the HADACoins.



HADA DBank

THANK YOU

Milton Friedman

"I think the internet is going to be one of the major forces for reducing the role of government. The one thing that's missing, but that will soon be developed, is a reliable e-cash."

1976 Nobel Memorial Prize winner - Economic Sciences

Research on consumption analysis, monetary history and theory, and the complexity of stabilization policy

