



Paloxia Token

The modern solution to close
the gap between fiat and
cryptocurrencies

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1. Our Vision- A Cryptocurrency Exchange for Many not for Few

Paloxia is an exchange that offers new trading and investment opportunities. This will offer an easy to use, secure and fast trading platform to the small customer, who occasionally plans a change, as well as to the professional trader or major investor. The Paloxia token plays an important role here. In addition, Paloxia is developing new digital market segments. The following services are planned:

- 1.) Change of Crypto currencies among each other.
- 2.) Changing the major Fiat currencies into crypto currencies
- 3.) Possibility of digital trading and investment in e.g. real estate, commodities and companies.
- 4.) Trading and investment opportunities for all people, even for smaller investors.
- 5.) Creation of a debit card system which covers all bill of exchange and payment transactions, simplified and accelerated.
- 6.) Addition of a decentralized Exchange to the central Exchange.
- 7.) Extension of the Exchange by a special marketplace with the advantageous inclusion of the Paloxia token.

PROBLEMS: There were several problems with the crypto exchanges on the market.

- 1.) Nothing is free in the world of crypto exchanges. Trading volumes are growing daily, and the greed of crypto exchanges is growing at the same rate.
- 2.) Regardless of how large or small a transaction is, all traders are charged fees for each transaction. A small investor or occasional trader who wants to invest \$100 has to pay another \$10 for fees and commissions, is most likely going to choose another exchange.
- 3.) High transaction fees act as a massive brake on the potential liquidity of the entire crypto market.
- 4.) Traders must deposit their money at the exchanges where such funds have often been stolen by hackers in the past.

Paloxia offers solutions here:

With the help of the Paloxia Token we simplify trading and lower the fees of our Exchange! Paloxia has found ways to better secure its customers' funds. Further innovations for the use of the token and thus further increase in value are planned!



2. Language

Blockchains have no borders. Most exchanges only focus on one language or one country. Our international team speaks English, German, French; We will also expand our team in several languages.

3. Paloxia Exchange

➤ **Exchange**

Our Exchange works with modern software that is adjusting to our platforms' needs to ensure we provide a stable and working platform at any given time. On our exchange, you can be certain that your orders will never be stuck due to the matching engine being overwhelmed.

➤ **Own Cryptocurrency**

The Paloxia Exchange has its own Cryptocurrency, the Paloxia token. The Investors can acquire Paloxia Token to pay the Trade Fees with Paloxia Token. If the traders use the Paloxia Token to pay the trading fees they get a significant discount.



► **Feature Rollout**

We will roll out the platform roughly in the following order:

- ✓ Spot trading
- ✓ Margin trading
- ✓ Futures
- ✓ Anonymous instant exchange
- ✓ Decentralized (on-chain) exchange
- ✓ and more in the future.

► **Coins**

Paloxia Exchanger will support trading pairs in the following coins:

- ✓ BTC
- ✓ ETH
- ✓ LTC
- ✓ Tether
- ✓ PaloxiaToken/Coin

More coins will be added over time. We will generally only add coins that have strong credibility, user base, and liquidity.

Participating in our ICO will help, if you have a coin that you wish to be listed on Paloxia later.

Our listing fee will be 15'000 Tokens, during the first half year. We require an average daily trading volume of 0.05 btc to keep the listings existing to cover our costs. We also plan to support selected popular fiat currencies.



➤ **Device coverage**

We plan to provide cross-platform trading clients for:

- ✓ Web-based trading client
- ✓ Android native client
- ✓ iOS native client
- ✓ Mobile HTML5 client
- ✓ PC (Windows) native client
- ✓ REST API

➤ **Revenue Model**

Source	Description
Exchange Fee's	Paloxia initially will charge an exchange fee for each trade.
Withdrawal Fee's	Paloxia will charge fee for withdrawals depending on the network state
Listing Fee's	We will charge a fee of 15'000 Paloxia Token for new coin listings, to cover our programming and development fees during the first 180 days from start of the exchange. After the first 180 days we will adjust the fees depending on demand.
Margin Fee's	If you trade on margin, there may be a fee or interest on the borrowed amount.
Other Fee's	There may be other fees. The platform may collect for various services such as automated algorithmic order etc.



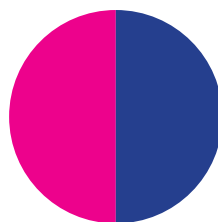
Maker2/Taker2: When you pay the Fees with Paloxia Tokens you get the Discount!

Level	Trade Volum (BTC)	&	Paloxia Holding	Maker	Taker	Maker 2	Maker
Level 1	<= 10 BTC	or	<= 2000 Paloxia	0.100%	0.200%	0.050%	0.100%
Level 2	>= 10 BTC	or	>= 2000 Paloxia	0.090%	0.180%	0.045%	0.090%
Level 3	>= 50 BTC	or	>= 5000 Paloxia	0.080%	0.160%	0.040%	0.080%
Level 4	>= 250 BTC	or	>= 25000 Paloxia	0.070%	0.140%	0.035%	0.070%
Level 5	>= 1000 BTC	or	>= 100000 Paloxia	0.060%	0.120%	0.030%	0.060%
Level 6	>= 5000 BTC	or	>= 500000 Paloxia	0.050%	0.100%	0.025%	0.050%
Level 7	>= 25000 BTC	or	>= 2500000 Paloxia	0.040%	0.080%	0.020%	0.040%
Level 8	>= 50000 BTC	or	>= 5000000 Paloxia	0.030%	0.060%	0.015%	0.030%

4. Paloxia Token/Coin

We will issue our token, called the Paloxia Token. A strict limit of 300 Million Paloxia Token will be created, never to be increased. Paloxia Token will run natively on the Ethereum blockchain with ERC 20.

➤ Allocation

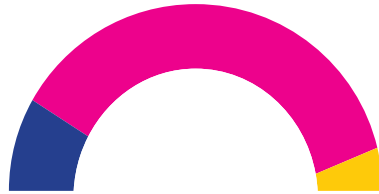


● ICO 50% ● Founding Team 50%



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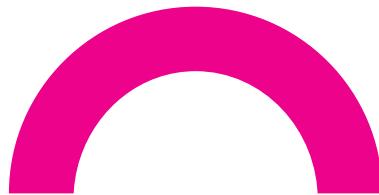
➤ **Company Token 150 Mill.**



● Founder 20% ● Developer Team 70% ● Reserve 10%

➤ **ICO Token 150 Mill.**

ICO will start from 2019 November 01



● ICO Token 150 Mill.

➤ **Paloxia Token / Coin Timetable**

✓ **Pre pre-launch phase: only for investors with at least 10,000 \$ investment!**

1 month duration limited to max total of 15 million “Paloxia” tokens.

15% discount for Investors!

✓ **Pre-Launch Phase: 1 month term!**

limited of max total 30 million “Paloxia” tokens

10% discount for early Investors!

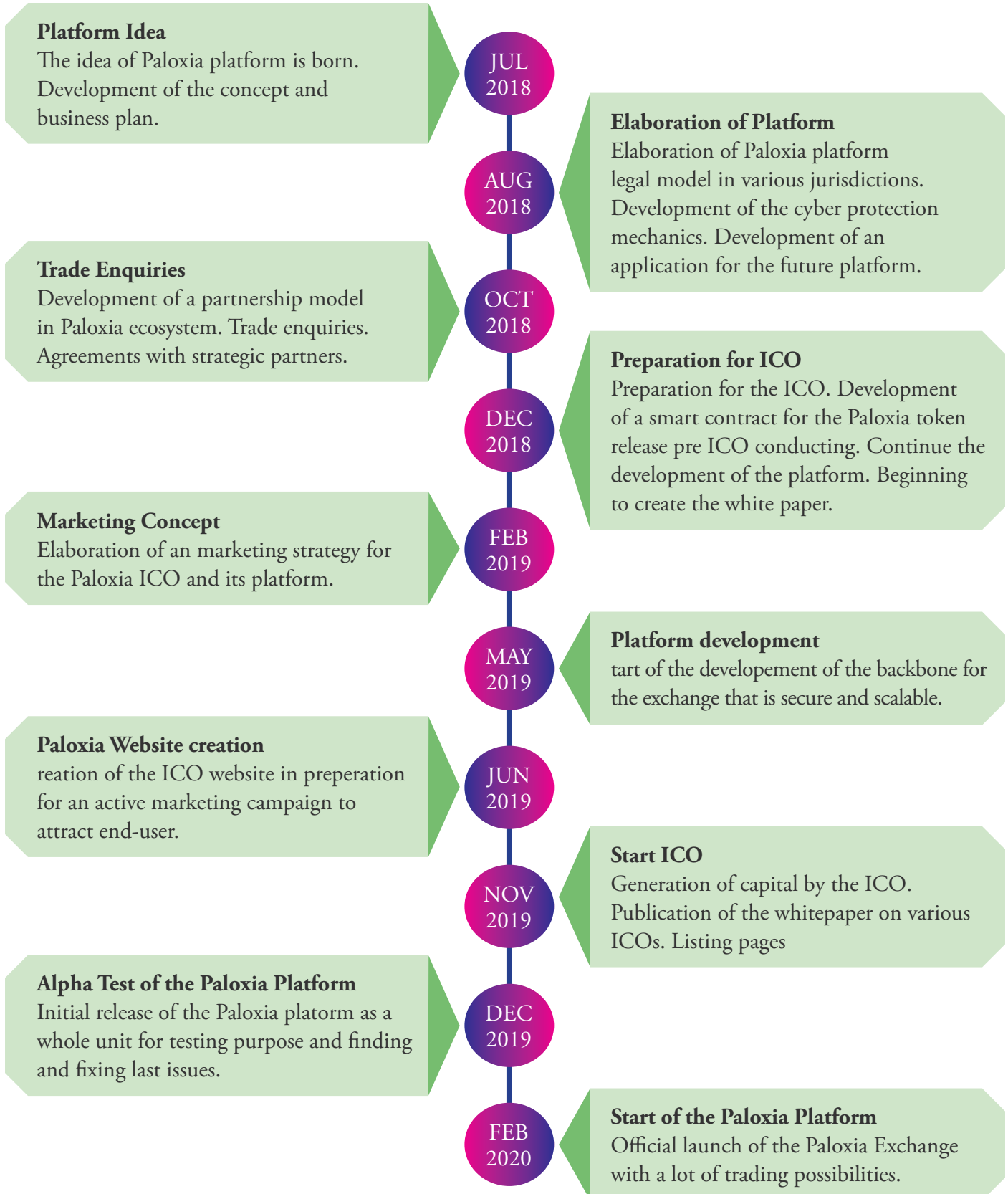
✓ **Official ICO launch: open investments.**

4 months with option for another 6 months.

No discount!



Roadmap



6. Discount Timetable

You can use Paloxia Token/Coin to pay for any fees on our platform, including but not limited to:

- Exchange fees
- Withdraw fees
- Listing fees
- Any other fees

When you use Paloxia Token/Coin to pay for fees, you will receive a significant discount:

	1st Year	2nd Year	3rd Year	4th Year	5th Year
Discount	50%	25%	12.5%	6,75%	no discount



➤ **The Paloxia Token/Coin Burn**

Every quarter, we will destroy Paloxia Token/Coin based on the trading volume on our crypto platform, until we have destroyed 50% of all the Token. All transactions will be on the blockchain. We will destroy 100 Mill. Token.

50% of the profit will be used to rebuy token, the other 50% will be used for further growth of the exchange. Paloxia will build a decentralized exchange in the future, where the token will be used as one of the key base assets as well as energy to be spent.

➤ **Paloxia Token/Coin Vesting Plan for the Team**

Beginning from the 2. year after the end of the ICO: max. 20% every year

➤ **Funds Usage**

- ✓ 40% of the funds will be used to build the Paloxia platform and perform upgrades to the system, which includes team recruiting, training, and the development budget.
- ✓ 40% will be used for Paloxia branding and marketing, including continuous promotion and education of Paloxia and blockchain innovations in industry mediums. A sufficient budget for various advertisement activities, to help Paloxia become popular among investors, and to attract active users to the platform.
- ✓ 20% will be kept in reserve to cope with any emergency or unexpected situation that might come up.



7. Allround – security is Paloxias highest priority

In the past, several Exchanges were having a lot of problems, because security has not been adequately considered in every way, before they started. So some of them had to stop their operations soon, as they had been hacked, for example.

Paloxia will hold all coins and wallets on its own, non-leased servers in an undisclosed location. A firewall as well as a special software prevents direct access from the outside to the wallets. With those measurements we keep the exchange-own crypto currencies, as well as those of the customers of Paloxia optimally protected against hacker attacks.

In other cases, the only people, which held the security keys in their hands, has disappeared or possibly died. So many customers, which trusted those institutions, don't know, if or when they could ever get back their money or crypto currencies after such incidences.

Paloxia's keys are spread over several people in carrier functions. On the one hand according to the respective task area, on the other also with keys to the wallets, depending on the function. One person never has access to all features and wallets. However, at any time it is ensured that access to the customer wallets is given, should it happen with possible total loss of a function. These individuals will never be in the same possible danger situation at any time. In addition, names of these individuals are not publicly disclosed in order to protect their privacy and relatives against possible criminal offenses.

Other Exchanges did not know their customers enough. Because of various suspicions to be involved of crimes, they fell into the clutches of authorities. Thousands of innocent users are still waiting to release their legitimately acquired crypto currencies, but they don't receive any information about their belongings. Well-known platforms have been shut down in the past ever since by authorities.

As Paloxia strives to be a sustainable and trusted partner with a customerfriendly and easy-to-use full payment service, Paloxia will comply with KYC and AML regulations from the outset in order to avoid suspicion of criminal activity or accidental assistance.



8. Disclaimer

This white paper claims to clarify and explain all details and information truthfully to the best of our knowledge and belief. However, structures, projects and agreements may change at any time after publication of the white paper. We are always focused on keeping our documents and publications up to date. The Paloxia is trying to do this changes timely in a revised version updated online to provide. All investors, users and interested parties receive free access to the information on our homepage and via social networks. We recommend every investor to subscribe to our newsletter to keep up to date with changes to be informed.

9. Risk

The acquisition and safekeeping of PALOXIA TOKEN involves various risks, in particular the risk that Paloxia Token may not be in a position to commence its business activities, develop its exchanger and provide the services mentioned in the white paper. Therefore, before purchasing PALOXIA TOKEN, every user should carefully weight up the risks, costs and advantages of. Any interested person who is unable to understand the risks with the purchase (including the risks with the non-development of the Paloxia Token) or risks as stated in the General Terms and Conditions of the PALOXIA TOKEN should not buy Paloxia TOKEN.

► **Important legal notice**

This white paper does not constitute a basis for an investment decision. The white paper or other material made available by Paloxia Token/Coin is not to be understood as an investment but as a software application. This white paper cannot and must not be considered to be a solicitation to conclude an investment. It does not in any way constitute an offer of securities in any jurisdiction and should not be considered as an offer of securities. This white paper does not contain any information or advice that could be considered as a recommendation or as a basis for an investment decision. Paloxia Token/ Coin is not to be regarded as a consultant in legal, tax or financial matters.



► **Important legal notice 2**

The Paloxia Token/Coin does not assume any liability for the correctness and completeness of this information. Paloxia Token/Coins not a financial intermediary under German law and is not obliged to obtain a license to combat money laundering. The buy from Paloxia Token/Coin does not confer any rights or influence on the organization and administration of Paloxia Token/Coin. Supervisory authorities carefully examine global business and operations associated with cryptocurrencies. Every person who acquires Paloxia Token/Coin must be aware of the business model of Paloxia Token/Coin and its risks. The white paper or the Terms and Conditions may change or may need to change, due to new regulatory and compliance requirements from all applicable laws in all jurisdictions. In such a case, the buyers and all who decide to purchase PALOXIA Token/Coin acknowledge the changes and understand that neither PALOXIA Token/Coin nor any of its subsidiaries can be held liable for direct or indirect losses or damages caused by such changes.

The buyer of PALOXIA Token/Coin is obliged to fully comprehend Cryptocurrencies, blockchain systems and services and the risks associated with crowd sales and the mechanisms understand, associated with the use of cryptocurrencies and (including storage). Paloxia Token/Coin is not responsible for the loss of Paloxia Token/Coin or situations that make access to Paloxia Token/Coin impossible, which may result from actions or of the user, or in the case of hacker attacks.

