



FASTINVEST.COM

Welcome to the Future of Blockchain banking.





Investment Bank

White paper

“Think big and act fast. We care about our investors.
If they succeed – we all succeed.”

Simona Vaitkune, CEO at Fast Invest

April, 2018

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INTRODUCTION

WE ARE WELL ESTABLISHED FINTECH COMPANY, OPERATING IN FINANCIAL SECTOR SINCE 2015

And now we are on a journey of becoming [licensed Investment Bank](#) that will provide an opportunity to hold, invest, borrow, and exchange in both crypto and fiat currencies without having technical knowledge of crypto and blockchain technology.

[Fast Invest vision is user-friendly, reliable, secure and accessible digital Investment Bank.](#)

1. Executive Summary

Blockchain technology is a solution for business. It offers fast and secure online transactions and online transfers for any cryptocurrency or other data. According to [markets&markets](#), the Blockchain market size is estimated to grow from USD 210.2 million in 2016 to USD 2,312.5 million by 2021¹.

The revolution in the financial sector is inevitable, and Fast Invest is on the very edge of it all along with the crypto-community.

The enormous impact of technological progress on the finance sector is one of the hottest topics today. [Fast Invest as the advanced FinTech company is fearless to embrace the new era of digital economy.](#) That's why we've set ourselves the goal of positively impacting the lives of millions of people. We believe that the blockchain technology and cryptocurrency are an essential part of it. We aim to enter this new era of digital banking by using our Fast Invest Engine and expanding our platform's architecture to accept all-crypto finance management.

¹ <https://www.marketsandmarkets.com/PressReleases/blockchain-technology.asp>

Fast Invest is expanding the platform to a new infrastructure on the blockchain technology to offer a broader range of financial products. **We are creating a digital investment banking system, prioritising the investment sector to help people generate secure and stable passive income streams, and thereby achieve financial freedom.** We want to create an elegant, intuitive and straightforward alternative to our day-to-day banking habits, avoiding the convoluted bureaucracy mechanism.

We are creating Investment Bank for a crypto community, allowing people to move money at a low cost and high processing speed. Bank users will have an opportunity to invest, borrow, exchange in both crypto and fiat currencies without having technical knowledge of crypto and blockchain technology, thus making Fast Invest a user-friendly, reliable, secure and accessible global Investment Bank.

Fast Invest ensures that all aspects of customer experience meet the highest standards of service excellence. To this end, we are focusing on providing our customers with the best user experience in the investment banking sector.



Inspired by cryptocurrencies that have been issued since 2009 and are continually growing, Fast Invest is launching an initial coin offering (ICO). The raised funds will allow us to develop faster and to implement our idea by creating a professional and useful platform for crypto community members. We believe that our products will impact the whole crypto ecosystem.

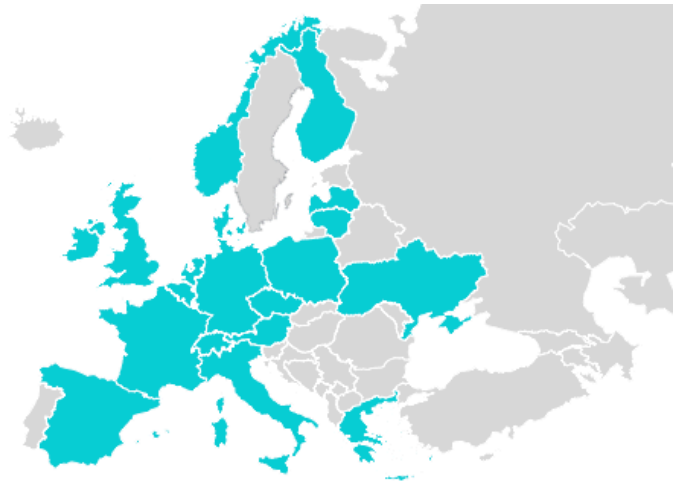
We are sure that investors gained experience on how to pick a real and perspective ICO. We are not a regular ICO - we are looking to blockchain technology not as a start, but like an addition to our fully working business.

2. Fast Invest: “From passion to vision”

Currently the Fast Invest Bank team is developing a platform, which incorporates different types of investment solutions, an e-money wallet with individual international bank account numbers (IBAN) which can accept and make payments in the Single Euro Payments Area (SEPA), our currency exchange solution will offer competitive crypto and foreign currency exchange rates, quick and cost effective international bank wires.



Expansion through Europe



CLIENT COUNT

Client growth measuring as much as + 218,12%



EUROS PORTFOLIO GROWTH

Investment portfolio in EUROS growth measuring +327,89%



ZLOTY PORTFOLIO GROWTH

Investment portfolio in POLISH ZLOTY growth measuring +13,64%

After successful ICO crowdfunding, we will start to create additional products for both individuals and legal entities: the lending extension, as well as the opportunity to acquire the Fast Invest premium payment card. The Fast Invest platform will be available as an iOS and Android mobile application.

Our team is ready to extend the Fast Invest financial investment platform to blockchain community in the Ethereum network as a smart contract technology, and seeks to support major cryptocurrencies, including Ethereum, Bitcoin, and Ripple, Dash and Nem.

Our Ethereum-based ERC20 FIT tokens will be the only way to use the Fast Invest Crypto-account. [No more high and hidden fees for certain financial transactions, purchasing goods or services, funding or keeping your money account.](#)

Additionally, the decentralised system is closely related to data security and transparency of transactions. [For us, as a FinTech company, it is one of the highest priorities in our daily work - to keep our client's data safe and to create a bulletproof engine for the platform.](#) We are currently working on integrating the Machine Learning module, which will be scanning our platform for suspicious behaviour. We are “crazy” about our products, and we want to make them reachable to the rest of the world. [Fast Invest focuses on global expansion, and our eyes are set on North America and Asia.](#)

Our aim is to become a worldwide Investment Bank.

PRESENT STATE OF THE PLATFORM

3. Fast Invest: business model

Fast Invest (www.fastinvest.com) is an operating online Investment Bank which allows its members to invest in consumer-based loans. [Today we have 14000+ satisfied customers, along with 50+ employees.](#)

Fast Invest builds a sustainable and scalable model of investment which does not require traditional bank support, and which enables our investors to grow their investment portfolio, earning passive income faster and easier than in conventional credit institutions. Now we offer our clients to invest in granted loans with the annual return of 8% to 15% interest rate.



Peer-to-peer (P2P) financial companies are the fastest growing segment of the whole financial industry. [Today, our platform users can fund their accounts and carry out other financial operations by using major fiat currencies.](#) A list of currencies, available on the platform: Pound sterling (GBP), US dollar (USD), Euro (EUR) and other. However, we are working on implementing additional ones.

The platform is continually being updated to meet our clients' needs - interface updates, security updates, the implementation of new financial instruments, and other important digital tools. The investment loan portfolio is updated every day by our Financial and Credit Compliance department to increase safety. [Most of the loans offered for investment have BuyBack and Default Guarantees.](#)

Our strength is that we have the lowest entry point in investment market. [You can start investing with as little as only 1 Euro, US dollar, Pound sterling.](#) No rush, no stress, no risk, and no bureaucracy. We do not limit how much money a user can invest using our digital platform. [The novel technology allows us to cut expenses and to adapt to customer needs, that traditional Banks and Brokerage firms cannot avoid.](#) We use the latest Internet Technology to reduce our costs and give the means for our customer to earn more.

3.1. BuyBack And Default guarantees

To ensure users investments safety Fast Invest team have implemented:

[BuyBack Guarantee.](#) Our platform does not have a secondary market for investment trading. If at any time our clients decide to stop investing, we are obligated to buy back the investment in 1 day.

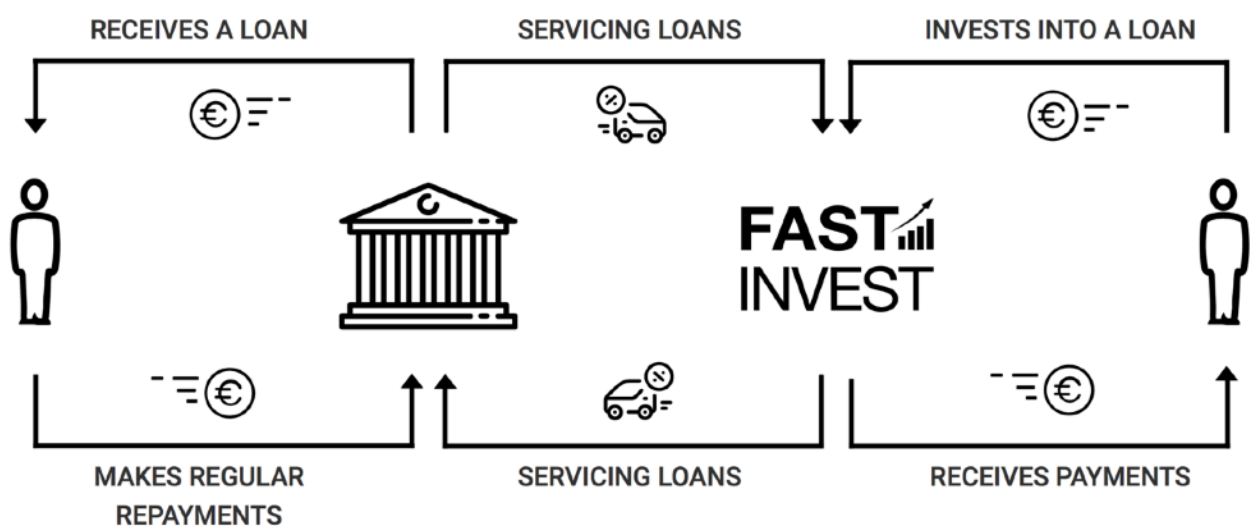
[Default Guarantee.](#) If at any time a borrower is 3 or more days late on their scheduled payment, our Default Guarantee steps in. Default guarantee is provided by our business partners (Credit institutions), which are obligated to cover every late instalment.

3.2. How does the platform work?

[Step 1: Borrower Receives a Loan.](#) A person applies for a loan at the loan originator. After verification and income risk assessment, the person receives a loan offer with the terms of agreement with the Borrower and certificated Creditor In-

stitution. For clarity purposes, it is worth noting that Fast Invest does not lend its funds to the Borrowers.

Step 2: Servicing Loans. Certificated Credit Institutions sign the partnership contract with Fast Invest. After that, Fast Invest Compliance and Credit risk Departments approve the conditions of the Creditor, who holds the license issued by the local Central Bank as financial services operator. The creditor can service the assigned loans to the Fast Invest platform, where Investors can find different loans issued by Creditors across the European Union.



Step 3: Borrower Makes Regular Repayments. A Borrower makes monthly repayments by the terms of the credit agreement and the payment schedule. That consists of interest rate and repayment of the original amount to the Creditor. The Creditor makes the transfer to Fast Invest, and these payment instalments are divided proportionally according to the amount invested in that particular loan for every Investor.

Step 4: Receive Repayments. As soon as the borrower repays their loan, our customers will start receiving payments of both the principal sum and the interest for that investment period. Funds are automatically transferred to their Fast Invest customer account. The user can reinvest those funds in any available loan or request a payout directly to their bank account.

3.3. Fast Invest: user account

[Account Overview](#) is designed especially for the ease of use and precise display of all the vital information considering the investor's portfolio and money balance.

The screenshot displays the 'INVESTMENT OVERVIEW' page with two tabs: 'Accounts' (selected) and 'Statistics'. It features four rows of account data, each with columns for Account value, Available Funds, Invested Funds, and Reserved Funds, and a 'Details' button. Below this is a 'Latest account transactions' section with a table of five entries, each showing a transaction type, date, details, account ID, and amount.

INVESTMENT OVERVIEW				
Accounts		Statistics		
Account value	Available Funds	Invested Funds	Reserved Funds	Details
zł 213108.73	zł 213108.73	zł 125752.00	zł 42010.00	
Account value	Available Funds	Invested Funds	Reserved Funds	Details
€ 79954.73	€ 79954.73	€ 18138.57	€ 2351.00	
Account value	Available Funds	Invested Funds	Reserved Funds	Details
\$ 45805.36	\$ 45805.36	\$ 0.00	\$ 0.00	
Account value	Available Funds	Invested Funds	Reserved Funds	Details
£ 639.40	£ 639.40	£ 0.00	£ 0.00	
Latest account transactions				
Investment	30.03.2018	Principal 12.00% 9 months	PL-79734	zł -127.79
Investment	29.03.2018	Principal 12.00% 8 months	PL-70455	zł -1431.49
Investment	29.03.2018	Principal 12.00% 9 months	PL-23454	zł -2210.20
Repayment	28.03.2018	Interest 12.00% 12 months	PL-69433	zł +0.02
Repayment	28.03.2018	Principal 12.00% 12 months	PL-69433	zł +2.07
Account Statement >				

[My investment page](#) is for customers to find their investment portfolios. Investment portfolio details can be browsed here. From this page, customers can sell their investments and get their money back in 1 (one) day.

[Auto invest tool](#) helps our users save time and create a well-diversified portfolio. It allows investors to define their investment criteria in advance. We took the time to rethink how to render complex financial, statistical data to improve customer experience and found a way to present it in a visually satisfying, easy to understand way.

MY INVESTMENTS

Loan ID	Date	Features	Interest Rate	Time left	Next Payment	Investment	Interest Income	Balance	Agreement	
PL-79734	30.03.2018		12.00 %	2 m 26 d	26-04-2018	127.79 PLN	0.00 PLN	127.79 PLN		Sell
PL-70455	29.03.2018		12.00 %	1 m 15 d	15-04-2018	1431.49 PLN	0.00 PLN	1431.49 PLN		Sell
PL-23454	29.03.2018		13.00 %	2 m 22 d	22-04-2018	2210.20 PLN	0.00 PLN	2210.20 PLN		Sell
PL-14462	28.03.2018		14.00 %	10 m 2 d	02-04-2018	2646.27 PLN	0.00 PLN	2646.27 PLN		Sell
PL-24309	27.03.2018		12.00 %	0 m 20 d	20-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-16938	27.03.2018		12.00 %	0 m 20 d	20-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-80198	27.03.2018		12.00 %	0 m 19 d	19-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-73264	27.03.2018		12.00 %	0 m 16 d	16-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-81002	27.03.2018		12.00 %	0 m 15 d	15-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-81002	27.03.2018		12.00 %	0 m 15 d	15-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-40062	27.03.2018		12.00 %	0 m 13 d	13-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-48631	27.03.2018		12.00 %	0 m 13 d	13-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-63349	27.03.2018		12.00 %	0 m 12 d	12-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell
PL-63349	27.03.2018		12.00 %	0 m 12 d	12-04-2018	100.00 PLN	0.00 PLN	100.00 PLN		Sell

CREATE A NEW AUTO INVEST PORTFOLIO

The Auto Invest tool will help you create a properly diversified portfolio. It allows investors to define their investment criteria in advance. These criteria are then applied automatically to all available loans in our platform's [loan list](#). Quality loans are submitted every day for a variety of specific purposes.

The status of the selected portfolio will be automatically set to "Active".

PLEASE NOTE: Beginner, Expert and Professional Auto Invest portfolios are only suggestions. There may not be a loan meeting the selected investment criteria at any given time.

Beginner	Professional	Expert	Custom Portfolio
<p>Expected Return 8.0 % - 12.0 %</p> <p>Term of Investment (months): 1 - 6</p> <p>Investment Sum e.g. 1 000</p> <p>PLN EUR USD GBP </p> <p>Investing per single loan 10 - 100 zł</p> <p><input checked="" type="checkbox"/> Reinvesting is active</p> <p>Select & Activate</p>	<p>Expected Return 8.0 % - 12.0 %</p> <p>Term of Investment (months): 6 - 10</p> <p>Investment Sum e.g. 10 000</p> <p>PLN EUR USD GBP </p> <p>Investing per single loan 100 - 1 000 zł</p> <p><input checked="" type="checkbox"/> Reinvesting is active</p> <p>Select & Activate</p>	<p>Expected Return 10.0 % - 13.0 %</p> <p>Term of Investment (months): 7 - 12</p> <p>Investment Sum e.g. 50 000</p> <p>PLN EUR USD GBP </p> <p>Investing per single loan 1 000 - 10 000 zł</p> <p><input checked="" type="checkbox"/> Reinvesting is active</p> <p>Select & Activate</p>	<p>Primary parameters</p> <p>This is where you determine the basic settings for your newly-created Auto Invest portfolio plan.</p> <p>We simplified this tool to make it easier and more accessible to everybody, not only professionals.</p> <p>Secondary parameters</p> <p>In this section, we provide you with the ability to easily adjust and set the parameters of your newly-created Auto Invest portfolio.</p> <p>Create a new</p>

Account statement section is designed as an archive for all the information of user money flow. All types of transactions that were performed are stored here.

ACCOUNT STATEMENT

Date	Type	Description	Loan	State	Amount	Balance
30.03.2018	Investment	Principal	PL-79734	Completed	-127.79 PLN	213108.73 PLN
29.03.2018	Investment	Principal	PL-70455	Completed	-1431.49 PLN	213236.52 PLN
29.03.2018	Investment	Principal	PL-23454	Completed	-2210.20 PLN	214668.01 PLN
28.03.2018	Repayment	Interest	PL-69433	Completed	+0.02 PLN	216878.21 PLN
28.03.2018	Repayment	Principal	PL-69433	Completed	+2.07 PLN	216878.19 PLN
28.03.2018	Repayment	Interest	PL-69433	Completed	+0.04 PLN	216876.12 PLN
28.03.2018	Repayment	Principal	PL-69433	Completed	+2.09 PLN	216876.08 PLN
28.03.2018	Repayment	Interest	PL-54203	Completed	+0.02 PLN	216873.99 PLN
28.03.2018	Repayment	Principal	PL-54203	Completed	+2.07 PLN	216873.97 PLN
28.03.2018	Repayment	Interest	PL-54203	Completed	+0.04 PLN	216871.90 PLN
28.03.2018	Repayment	Principal	PL-54203	Completed	+2.06 PLN	216871.86 PLN
28.03.2018	Investment	Principal	PL-14462	Completed	-2646.27 PLN	216869.80 PLN
28.03.2018	Repayment	Interest	PL-54203	Completed	+0.02 PLN	219516.07 PLN
28.03.2018	Repayment	Principal	PL-54203	Completed	+1.19 PLN	219516.05 PLN
28.03.2018	Repayment	Interest	PL-46888	Completed	+1.23 PLN	219514.86 PLN
28.03.2018	Repayment	Principal	PL-46888	Completed	+56.60 PLN	219513.63 PLN
28.03.2018	Repayment	Interest	PL-42200	Completed	+0.01 PLN	219457.03 PLN
28.03.2018	Repayment	Principal	PL-42200	Completed	+0.98 PLN	219457.02 PLN
28.03.2018	Repayment	Interest	PL-42200	Completed	+0.02 PLN	219456.04 PLN
28.03.2018	Repayment	Principal	PL-42200	Completed	+2.23 PLN	219456.02 PLN

FAST INVEST AFTER ICO CROWDSALE

4. Financial instruments to be offered

4.1. Digital currency exchange

The platform lets users easily swap cryptocurrencies for other digital currency such as Bitcoin, Ethereum, Ripple, Dash, Nem or fiat currency like US dollars, Euro or other currencies. [Platform will support 22 fiat currencies.](#)

Our currency exchange solution will offer competitive crypto and foreign currency exchange rates, quick and cost effective international bank wires. We call it the Quick exchange module.

Many cryptocurrency or fiat currency exchange dealers have no customer support, limited payment support, not many countries support and challenge the use of the platform for beginners. [Fast Invest aims to offer full 24/7 customer support and has created a user-friendly platform which is easy to understand and use for first time users.](#)

4.2. Digital all-purpose wallet

The digital wallet will ease money management and functionality via the blockchain. The Fast Invest wallet application facilitates the management of crypto assets allowing a simple way to make most of the financial operations on the platform. [The system architecture is built as a digital bank, which means you can invest, borrow, exchange, pay and make a transfer using the same wallet via the web or mobile application.](#)

Crypto account overview is designed to display all the vital information considering the investor's portfolio and money balance. At the same time, the user now can hold up to 8 different currencies on their account.

E-money wallet will give a individual international bank account number (IBAN) with which a client can accept and make payments in the Single Euro Payments Area (SEPA).

There will be two ways to use a digital wallet:

1. [Online](#) - web-based system.
2. [Mobile](#) - app running on iOS and Android devices.

Advantages:

- Complete safety for your personal and transactions data;
- All different currencies account in one platform;
- Individual international bank account number (IBAN);
- Payments in the Single Euro Payments Area (SEPA);
- All financial operations are available on the same profile;
- User-friendly dashboard;
- Full analytics for your transactions and other activity;
- Free instant crypto and fiat transfers to other Fast Invest users.

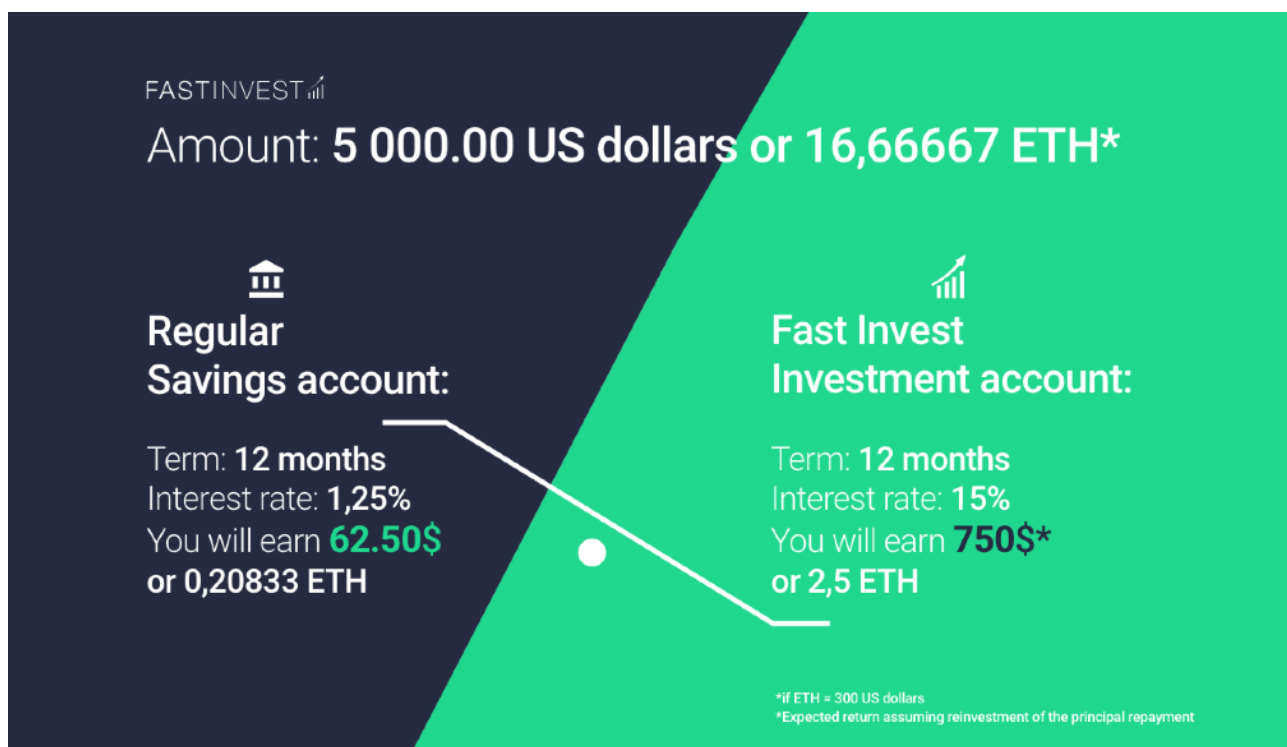
4.3. Investment services

Two types of investments will be available. The first is investing in cryptocurrency itself, the second is crypto-proved loan investment. Investment in cryptocurrency varies because of the crypto-market activity, while crypto-proved loan investment generates passive income.

Saving accounts rates are historically low. Putting your money into a savings account means that you are losing your money. Traditional Banks offer approximately 1.25% annual percentage yield (APY).

Fast Invest provides an opportunity of earning up to 15% annual interest rate on consumer loans.

Let's see how it works. Example: What will users earn?



Advantages:

- No client identification required to start using platform;
- Various crypto investment products on the same platform;
- P2P investment offers a high rate of return to investors;

- You can invest in a diverse P2P loan portfolio;
- Receive monthly payments of principal and interest as the borrowers repay their loans;
- You can get your invested money back in 1 day (Buyback);
- You can invest in both crypto and fiat currencies.

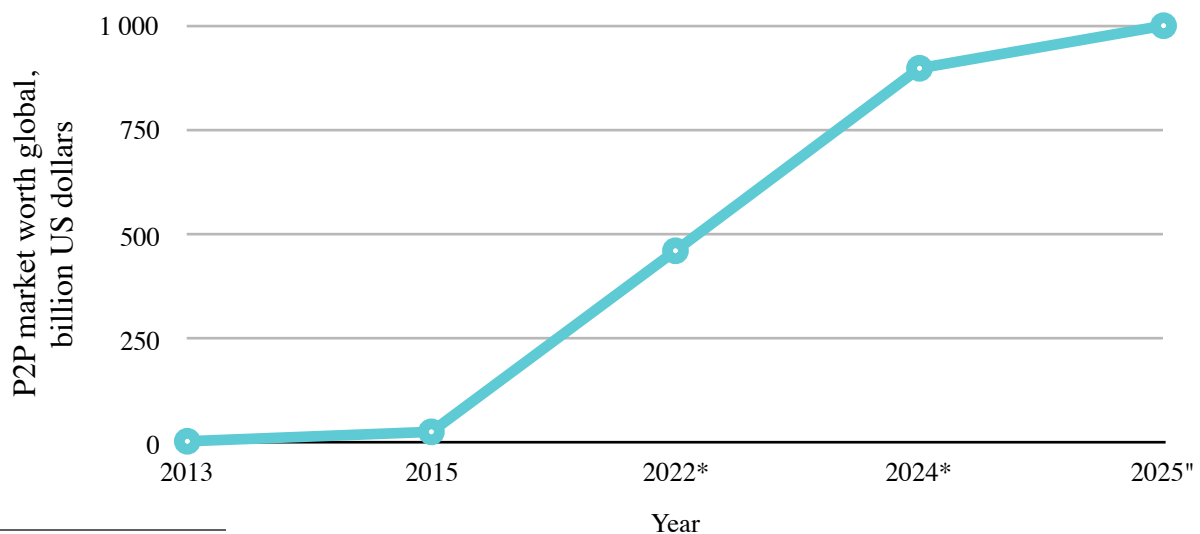
4.4. Decentralised lending

Another unique way of lending options that will be offered on the same platform by using P2P principles. It will be a quick and easy way to get a loan online.

4.4.1. P2P lending market size

After the global financial crisis of 2008, banks became stricter about loan disbursements. Confusion and fragility in the system caused disappointment with commercial banks among borrowers.

The market for alternate finance has gained popularity in recent years². The global P2P lending market was valued at 3.5 billion US dollars in 2013. The opportunity in the global peer-to-peer market will be 1 trillion US dollars by the year 2025³. Along with P2P lending growth, we expect cryptocurrency lending demand to increase.



²<http://www.nasdaq.com>

³<http://www.nasdaq.com>

4.4.2. Crypto-proved lending

Crypto-proved lending service is an unconventional and revolutionary way of utilising your crypto-assets. Most crypto-users are acquiring this asset as an investment in itself. Very rare people use Bitcoin to pay for goods and services. Fast Invest introduces a new and alternative way of using and keeping the value of the crypto asset by integrating an easy and accessible way of diversifying its usage.

Fast Invest team is coding a platform extension where our customers will be able to borrow fiat currency-based loans with a cryptocurrency as a security deposit.

To minimise the risk of financial loss, Fast Invest will be retaining borrowers crypto as a security deposit. Thus, the borrower will not need to identify themselves.

Here is a real-life example of how this system works:

Mr. Smith has 7 (seven) bitcoins in his wallet, however, he has recently lost his job as a credit analyst because the company had undergone job cuts. Now Mr. Smith is unable to pay his mortgage. The traditional banking system is rejecting Mr. Smith's loan application, because of his bad credit score, and he must find an alternative solution for not losing his equity.

Here is where Fast Invest steps in. Bitcoin ratio is 1 BTC = 8 234 USD. Mr. Smith holds 7 BTC, which converts to 57 638 USD. The maximum amount Mr. Smith could get with crypto-proved lending is 46 110 USD, which is 80 % of the total Bitcoin value.

For investors, Fast Invest will offer a 20% interest rate to invest in Mr. Smith's loan. On the other side, Mr. Smith will be granted a loan with 22% interest rate and will be delighted to utilise his Bitcoin asset without having to sell it. During the whole term of loan repayments, Mr. Smith's Bitcoin will probably grow in value.

4.4.3. Blockchain - a solution for lending

Blockchain technology provides a solution for the lending business. Its inherent transparency as an open ledger makes all transactions irrefutable and open to incorruptible analysis. Blockchain offers privacy to lenders by not publicly naming the parties involved in the operation.

Novel credit scoring technology uses a machine learning system to process up to 10.000 data points per application. It allows the credit institution to evaluate the customer within less than thirty seconds and determine credit risk with higher precision than traditional credit-bureau based systems, especially for thin-file customers.

Our technology will provide a secure and fast service for our consumers, and our advanced system will enable the customer's credit-score evaluation across all channels. The credit score evaluation includes unbanked, underbanked and those, who are rejected or inefficiently served by the traditional bank.

Here is the list of advantages for P2P lending compared to traditional bank loans or credit cards:

- Loans for any purpose;
- Available for both individuals and legal entities;
- Easy, fast online application and confirmation process;
- Low interest rates and monthly payments without any hidden fees;
- No pre-payment penalty if you decide to pay off the loan before its due date;
- Competitive rates to borrowers and investors;
- Real time loan confirmation process.

4.5. Mobile App

According to statista.com, the global mobile Internet user penetration has exceeded half of the world's population. The average daily time spent accessing online content from a mobile device, such as a smartphone, or a tablet com-

puter, has reached 185 minutes daily. Aside from that, the number of smartphone users will be 2.85 billion by 2020⁴.

All platform functionality will be reflected in a mobile app for Android and iOS. Users will have the opportunity to use their Fast Invest crypto account at any time, in any place with the same functionality like a web-based system.

Advantages:

- All operations are available online;
- Real-time notifications about the processes in the account;
- Online client support;
- Full functionality, based on your phone. For example - FaceID, TouchID and other;
- Send and receive money worldwide;
- Free instant crypto and fiat transfers to other Fast Invest Bank users.

4.6. Payment Card

Many cryptocurrency holders face the same problem: the opportunity to exchange digital assets for goods and services without significant loss. It will enable the cardholder to pay for everyday products and services around the world by making payments with cryptocurrency while it is exchanged in real-time rate.

Benefits to the Fast Invest payment cardholder:

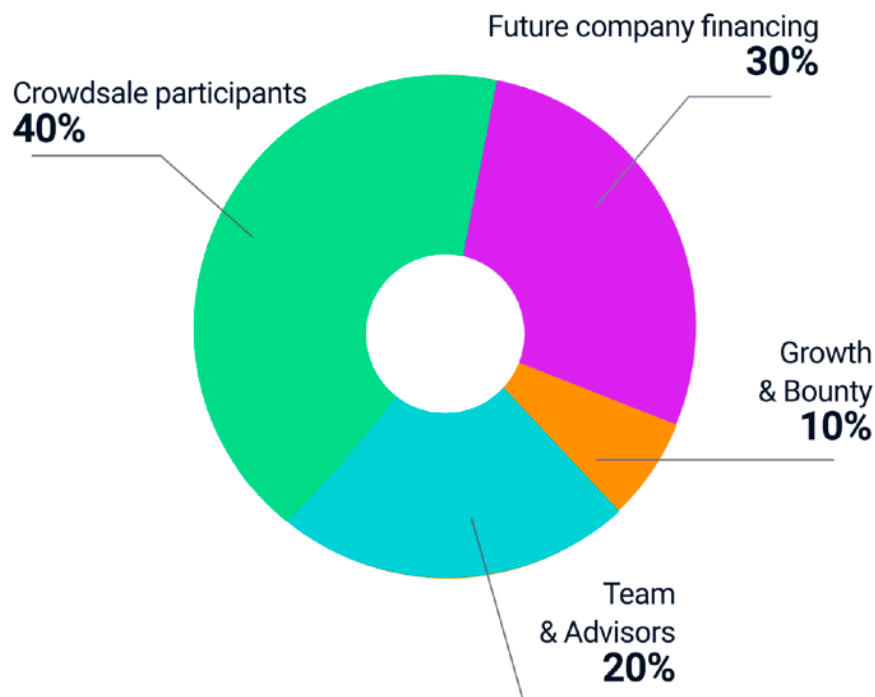
- Full payments control on the mobile app;
- Full analytics for your expenses and incomes;
- First 1000 members will get a payment card for free;
- Real-time exchange rate without any exchange loss;
- Real-time spending notifications;
- Send and receive money with Fast Invest Bank worldwide.

⁴ <https://www.statista.com/topics/779/mobile-internet/>

ICO CROWDSALE

5. Token sale

Fast Invest will issue Fast Invest tokens (FIT). FIT smart tokens will be implemented on the public Ethereum blockchain technology as ERC20 tokens. To create a smart contract, we used the openZeppelin framework.



During ICO crowdsale a total of **12.000.000.000 FIT** tokens will be generated. From that amount, as much as **40%** of tokens generated will go to crowdsale participants. The hard cap will be **5.000.000.000 FIT** tokens. We will not seek to sell remaining tokens for less than the market price.

The price of each token after reached new step will increase by 0.005 USD.

All outstanding membership tokens will be automatically locked for at least 12 months. After 12 months, unsold tokens will be used for business development.

FIT tokens will be used in our crypto related projects like cryptocurrency exchange or crypto-proved lending. [We have other plans related to usability of FIT](#)

tokens that are not mentioned in this whitepaper and they are under development and usability analysis.

We are under negotiation with cryptocurrency exchanges to list FIT tokens after ICO. FIT tokens will be also available for trade in our cryptocurrency exchange in pairs with most popular crypto currencies like Bitcoin, Ethereum, Ripple, Dash, Nem etc.

5.1 Token Fact

Number of FIT	Price USD
0 - 100.000.000	0,010
100.000.001 - 250.000.000	0,015
250.000.001 - 500.000.000	0,020
500.000.001 - 1.000.000.000	0,025
1.000.000.001 - 1.500.000.000	0,030
1.500.000.001 - 2.000.000.000	0,035
2.000.000.001 - 2.500.000.000	0,040
2.500.000.001 - 3.000.000.000	0,045
3.000.000.001 - 3.500.000.000	0,050
3.500.000.001 - 4.000.000.000	0,055
4.000.000.001 - 4.500.000.000	0,060
4.500.000.001 - 5.000.000.000	0,065

5.2. Additional benefits

During the ICO crowdsale, 20% of Marketing budget will be constituted to FIT token holders as an Affiliate Commission. The affiliate commission will be distributed by the smart contract to Fast Invest token holders every week in Ethereum cryptocurrency.

For example, if our Marketing budget is 7,500,000 \$, proportionally 1,500,000 \$ will be devoted to the affiliate commission. This means, that if a holder has 1% of all outstanding Fast Invest tokens, he will receive 1% of all Affiliate Commission share that will be spent every week.

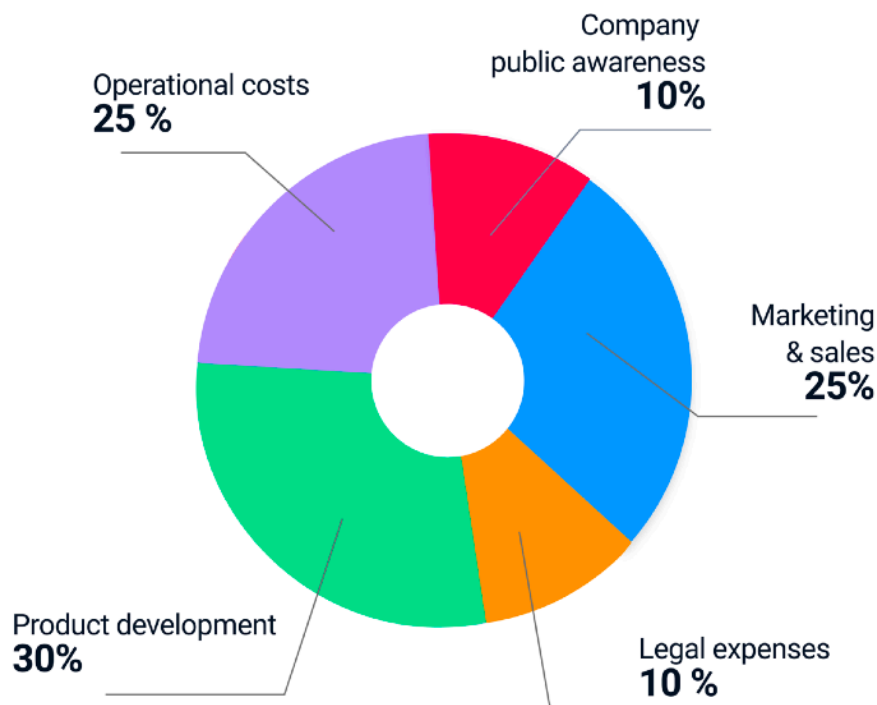
Moreover users are able to use referral bonus program for additional profit. The referral bonus will be paid in Ethereum cryptocurrency. Users will be able to transfer and use these earnings freely.

Fast Invest FIT tokens ICO will finish on April 01th 2019 or until all FIT tokens will be sold.

USAGE OF FUNDS

6. Budget Structure

The budget is calculated for ten years of continuous company development. We have confirmed an expansion plan to open six legal entities across the world to provide service sin different continents.



Operational costs (25%)

Salaries for management and employees. We want to build a work environment where people are happy, productive, and interested in acquiring new knowledge. We work hard to find individuals who are not only professionals in their field of knowledge, but also create a good working atmosphere. We work on broadening our diversity because diversity generates new ideas and possibilities. To develop new products and expand our business globally, we will need 70+ employees by the end of 2018 and another 100+ by the end of 2019. We're always looking for talented, independent, investment-enthusiastic and fun

people to become a part of our team. We prioritise safety and use the AWS infrastructure that puts strong safeguards in place to help protect our customer privacy. [All data is stored in highly secure AWS data center.](#)

Company public awareness (10%)

Funds will be used to increase Fast Invest awareness in the crypto community. FIT token recognition demands increased public awareness. Crypto awareness will be increased in the traditional financial sector.

Marketing and sales (25%)

The primary target of the marketing and sales department is to grow Fast Invest into the top five successful and recognisable digital companies in the finance sector. Funds will be invested in making strong contracts, partnerships and other growth-related expenses.

Product development (30%)

Involves expanding and developing new products and services. Funds will be directed towards continuous research and development, as well as ongoing assessment of customer needs. Incorporation of third parties services and solutions.

Legal expenses (10%)

As we are transforming into a global financial institution, we are obliged to follow the ever-changing legislation laws across Europe and globally. This is one of the essential parts of our business and it is not to be taken lightly. The expansion plan will require us to acquire e-money and digital exchange licenses. Legal expenses also include: contractors, audits, authorisations, and other costs.

MARKETING

7. Marketing Strategy

Fast Invest strategy covers three stages:

1. Partners marketing - aimed at building long-lasting relationships with our business partners;
2. Members marketing - aimed at fostering the Fast Invest user community;
3. Users marketing - opening the investment platform for common people.

Partners marketing

Message: we are here to help grow our partner's wealth. We have created an investment platform which is the most potent tool for common people to invest their money/savings in loans. Loans that are placed on the Fast Invest marketplace are supplied from our partners. **More funded loans + more customers = business growth.**

Strategy: building a scalable partner ecosystem.

Target audience: small and middle size lending companies.

Channels: direct sales, events, conferences, exhibitions, co-marketing programs.

Members marketing

Message: being a member, you will have the privilege to access every crypto product, such as P2P crypto loans, alternative investment, crypto payment card, currency exchange and many others. A community member can be unidentified otherwise other than/except for payment card holders who must be identified.

Strategy: building a crypto asset community.

Target audience: people continually operating with cryptocurrency and willing to increase their portfolio.

Channels: events (participating and organising), influencer outreach, articles in niche magazines.

Users marketing

Message: Everyone can become an investor. It is safe and easy to start - our platform ensures profitable returns.

Strategy: aggressive expansion on target markets through digital channels and partnership programs. Cross-selling of associated products. Competitive marketing (vs. traditional investment players).

Target audience: Main TG audience is average 25-50 years old, middle and high income. TG countries: EU, USA, CHN, Singapore and other.

Two Channels:

Awareness: webinars, events (participating and organising), blogs, influencer outreach, articles in PR, relationship with universities and student communities, SMM (incl. dedicated forums), content creation (wiki, etc.). Viral marketing.

Promotion: aggressive ad campaigns focused on cost, service rate, and other advantages.

OTHER

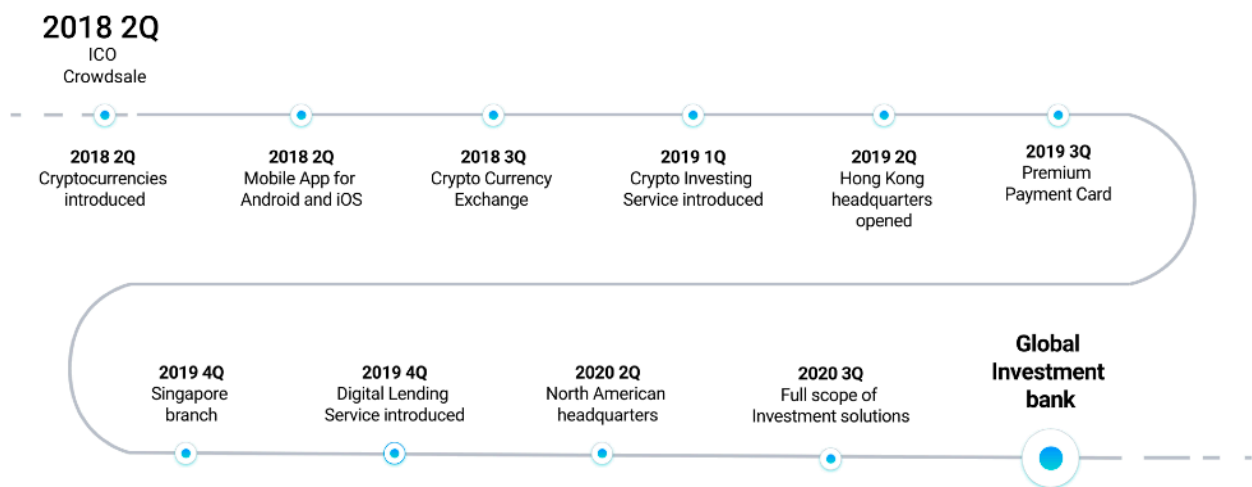
8. Fast Invest milestones

Our professional Fast Invest team and private funds have let us reach these milestones:

- ★ 2015 1Q - Opening a European headquarters in the United Kingdom;
- ★ 2015 1Q - Start of platform development;
- ★ 2015 4Q - Official opening of the Fast Invest platform;
- ★ 2015 4Q - Integration of multi-currency Digital wallet;
- ★ 2016 1Q - Integration of Currency Exchange Tool v1.0;
- ★ 2016 1Q - Opening a Poland branch;
- ★ 2016 1Q - Settling our presence in Poland and Polish zloty integration;
- ★ 2016 1Q - Settling our presence in Finland;
- ★ 2016 2Q - Settling our presence in Germany;
- ★ 2016 2Q - Opening a Lithuania branch;
- ★ 2016 3Q - Fast Invest platform update v2.0;

- ★ 2016 3Q - Auto Invest tool update v2.0;
- ★ 2017 1Q - Settling our presence in France;
- ★ 2017 2Q - Settling our presence in Spain;
- ★ 2017 3Q - Opening an Italy branch;
- ★ 2017 3Q - Settling our presence in Italy;
- ★ 2017 3Q - Fast Invest platform update v3.0;
- ★ 2017 3Q - Auto Invest tool update v3.0.

After ICO Fast Invest will be able to accomplish this:



9. Legal

This white paper is meant for informational purposes only and is not a declaration of future intent. It is not intended to be an investment advice, recommendation or endorsement. This white paper shall not and cannot be considered as an invitation to enter into an investment. It is your responsibility to assess whether the white paper is suitable or appropriate for your needs, and any decision made based on the white paper is done so entirely at your own risk. Fast Invest or any third party service providers shall not be liable for damages, or losses, direct or indirect, that may occur as a result of white paper, as well as in case of hacker attacks.

The white paper is not intended to provide legal, financial, tax, accounting or investment advice. We assume no liability for any information provided. Any ac-

tion taken by you is your decision, and you relieve Fast Invest of any obligation for any outcome that may occur.

White paper and other documents may include forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward-looking statements will not occur. The information outlined in this paper may not be exhaustive and does not imply any elements of a contractual relationship.

Anyone purchasing FIT tokens expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs and benefits associated with the purchase of Fast Invest.

Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact Fast Invest business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire FIT tokens must be aware of the Fast Invest business model, the white paper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire FIT tokens acknowledge and understand that neither Fast Invest nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

Fast Invest will not be held liable for any loss arising out of, or in any way connected with your participation in the ICO.

The purchaser agrees not to purchase FIT tokens for speculative investment, usage or purpose. User will buy FIT tokens because they wish to have access to the fast invest platform.

You are not permitted to copy, transfer, distribute, adapt, modify in any manner or by any means or any part of the website www.fastinvest.com and the white paper without the prior written permission of Fast Invest.

Jurisdiction of the United States of America and China, including all territories of these countries, is specifically excluded from the ICO. Fast Invest reserves the right to change the jurisdiction at any time in its discretion. You confirm that you are not citizens, residents and taxpayers, domicile holders or otherwise associated with the United States of America or China, including all territories of these countries.

The user agrees not to participate in any form of financing, exchanging and supporting activities for funding of terrorism in any way. The user decides not to engage in any funding, trading and promoting projects for the financing of money laundering in any way.

Due to the frequent changes in the relevant legal framework, law and regulations, technical and economic factors, the information provided is updated continuously, and the provided information can be outdated or unreliable. The presented information is for reference only.

Any dispute or controversy arising from or under the crowdsale shall be resolved by the law of the jurisdiction in which the company based in.

The white paper, written in the English language, is the primary official source of information. In the event of any conflicts or inconsistencies between translations and communications, the provisions of this English language original white paper shall prevail.

10. Contacts

We are willing to answer any questions you might have. Please feel free to contact us via methods below:



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