

ocean money
whitepaper
2.0



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Introduction.

In the wake of recent economic turbulence, many have found themselves disappointed with the limitations of traditional financial systems in managing and protecting their wealth.

Ocean Money offers a diverse range of services including banking, cryptocurrency, and investment solutions, all conveniently located under one roof to help empower your financial success and break through the chains of traditional finance.

Our creative approach to wealth management caters to individuals and institutions, empowering them to build wealth and fortify their financial resilience for the future.

Our mission is clear and straight forward.

We strive to shatter traditional barriers and bring about a transformative shift in the way people view finance, manage their money, and access diverse investment opportunities.

Ocean Money Platform.

ocean money

Neo-Banking.



Neo-Banking.

While Ocean Money places a significant focus on the ever-evolving world of cryptocurrency, we understand the continued importance of traditional banking in the day-to-day lives of our customers. We firmly believe that a blend of both worlds is essential to managing personal finances, which is why we've integrated traditional banking services into our platform.

By offering both traditional banking and cryptocurrency-related services, we are contributing to the adoption of cryptocurrencies in the day-to-day lives of users across the world. This combination of services allows us to put our customers at the forefront of the financial space.

Whether you're looking to invest in the latest cryptocurrencies, manage your savings, or simply pay bills, Ocean Money has the functionality you need to navigate the financial landscape with ease and confidence.

Platform Features.

1. Multicurrency Accounts

Manage multiple currencies within a single account, ideal for international trading, traveling, or remittances.

2. Instant Transfers

Move money around in real-time, whether within Ocean Money or to other banks, ensuring your funds are where you need them when you need them.

3. Bill Payments

Pay your bills conveniently through our platform, providing you with a one-stop-shop for all your financial needs.

4. Budgeting Tools And Analytics

Gain a clear understanding of your spending habits and financial health with our comprehensive tooling and insightful analytics.

5. Virtual Debit Cards

Enjoy the security and convenience of a virtual debit card, perfect for online shopping or situations where physical cards aren't practical.

6. Physical Debit Cards

For those who prefer a traditional approach, we also offer physical debit cards that can be used in shops, ATMs, or anywhere else cards are accepted.

7. Direct Debits

Set up recurring payments for regular expenses like utilities, subscriptions, or loan repayments, ensuring you never miss a payment.



Crypto Services.



Crypto Services.

Recent economic disruptions have left many individuals feeling disappointed with the constraints of conventional financial systems in handling their wealth efficiently. Ocean Money recognises the transformative potential of cryptocurrencies in reshaping the financial landscape. We firmly believe that digital assets will play a pivotal role in the future of finance, and our strong emphasis on supporting them reflects this conviction.

By integrating cryptocurrencies into our platform, Ocean Money positions itself at the forefront of financial innovation. We aim to empower our users by providing them with the tools and resources needed to harness the full potential of digital currencies while also addressing their traditional banking needs. This holistic approach ensures that our customers can navigate the ever-evolving financial ecosystem with confidence and ease, allowing them to stay ahead of the curve and secure their financial futures.

Platform Features.

1. Crypto wallet

Securely store, manage and transact with a wide range of cryptocurrencies from your Ocean Money account.

2. On-ramp & off-ramp

Seamlessly convert your traditional currency into cryptocurrencies and vice versa, facilitating easy transition between digital and traditional assets.

3. Yield Farming

Participate in DeFi yield farming strategies to earn potentially higher returns on your crypto holdings.

4. Staking

Earn rewards by participating in the proof-of-stake consensus mechanisms of certain crypto currencies. A great way to grow your crypto assets passively.

5. Virtual Debit Cards

Use your virtual debit card to make purchases with your cryptocurrency balance online or anywhere digital payment is accepted.

6. Physical Debit Cards

Spend your cryptocurrency in physical locations via our traditional debit card that converts your digital assets to local currency in real-time.

7. Exchange

Trade a variety of cryptocurrencies at competitive rates directly from our platform.

Wealth Management.



Wealth Management.

The subject of managing personal wealth has often been considered taboo and challenging to navigate. However, Ocean Money aims to break down these barriers by fostering transparency and offering a diverse array of investment opportunities tailored to your individual goals.

By demystifying wealth management, Ocean Money empowers users to take control of their financial future with confidence. Our platform provides an accessible and user-friendly environment, enabling individuals to explore various investment options and make informed decisions that align with their long-term objectives.

Whether you're a seasoned investor or just starting on your financial journey, Ocean Money is dedicated to helping you achieve success through customized and transparent wealth management solutions. We believe that by making these opportunities accessible and easy to understand, we can encourage more people to take charge of their financial well-being and pave the way for a more prosperous future.

Platform Features.

1. Automated Investment Functionality

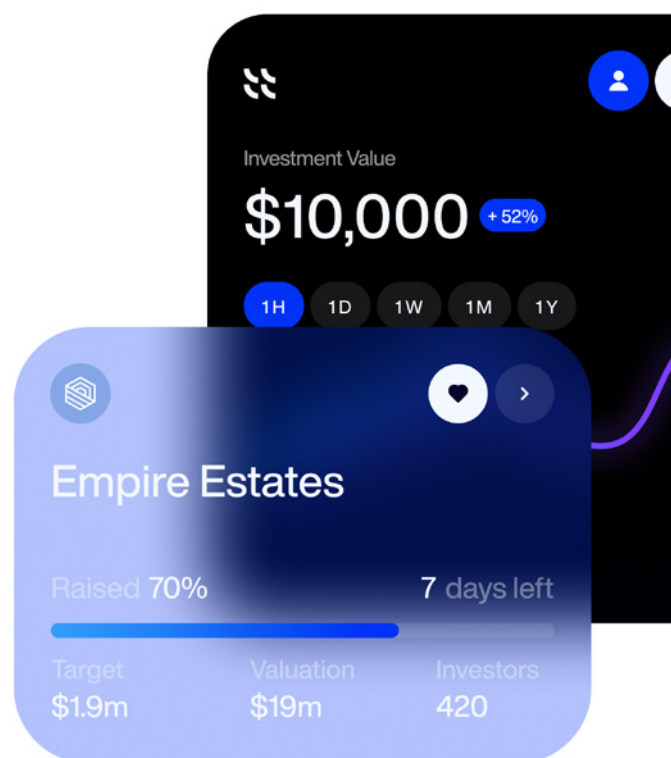
Our platform offers automated investment features, making it easy for you to consistently invest and grow your wealth over time.

2. Trading Exchange

Trade a variety of assets directly from our platform, offering you a seamless investment experience.

3. Tailored Opportunities

We provide investment opportunities tailored to your individual financial goals and risk tolerance.



Wealth Opportunities.

Ocean Money's wealth management services are designed to provide you with the tools you need to effectively manage and grow your wealth. With our platform, you can confidently step into the world of investing and secure your financial future.

Types of Opportunities.

1. Fractionalised Real Estate

Invest in real estate without the need for significant capital. Our platform allows you to own a fraction of a property, reaping the benefits of property ownership with less upfront investment.

2. Crypto ETFs

Diversify your cryptocurrency holdings with our Crypto ETFs, providing exposure to a variety of digital assets without the need to manage them individually.

3. Crypto Hedge Fund

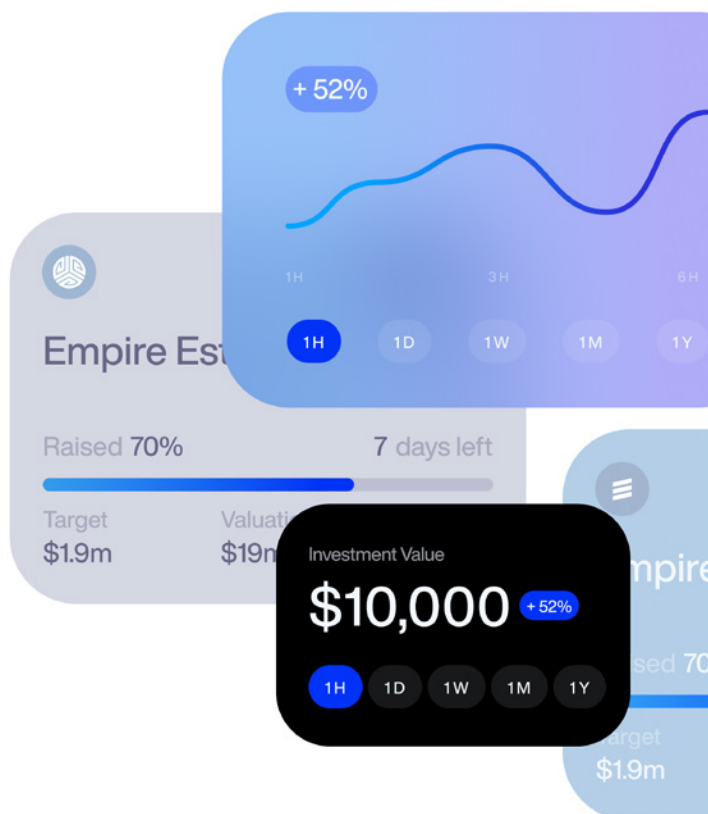
Participate in a professionally managed portfolio of crypto assets aiming to generate high returns while mitigating risk.

4. BTC Mining Fund

Invest in Bitcoin mining operations and share in the profits from newly minted Bitcoins and transaction fees.

5. Early Stage Access

Receive early access to pre-IPO companies and ICOs from a range of opportunities.



Ocean Money Hedge Fund.

Ocean Money has structured an in-house trading team and fund that will provide investment options to Ocean Money's asset management platform and a regulated hedge fund for institutional clients.

Risk Management and Portfolio Allocation.

Our risk management systems are designed to meet the highest institutional standards, ensuring efficiency and resilience. Through these systems, we enable expert risk management that aligns with our unwavering dedication to safeguard and enhance investors' capital. We allocate funds strategically to maximize performance, utilizing a range of trading strategies tailored to different market conditions. Our foremost priority is the protection of investors' capital, while also striving to maximize profits with a prudent level of risk. To accomplish this objective, we place significant emphasis on robust risk management practices and thoughtful portfolio allocation.

Technology & Automation: Our Competitive Advantage.

Our foundation is built upon state-of-the-art technology, which empowers us to achieve seamless and efficient order executions. Through our cutting-edge systems, we have automated our processes, eliminating the need for manual interventions. This automation enhances reliability and ensures optimal trade execution, which is particularly crucial in the highly volatile environment of the crypto market.

Investment Team & Strategies.

The trading team is led by Sak Sitthitan, an experienced institutional trader who has previous experience as a head quantitative trader for a hedge fund with \$200 million in assets under management (AUM) and most recently a pension fund with \$35 billion in AUM, together with a visionary team of traders and data scientists with extensive expertise in quantitative trading and risk management. The team's experience with institutional banks and hedge funds has been used to develop our own proprietary quantitative trading and sophisticated machine learning algorithms that focus on various trading strategies such as momentum, mean reversion, and statistical arbitrage. These algorithms expertly identify anomalies in price patterns, opening up profitable opportunities across both trending and ranging markets.

Embracing the versatility of a long-short strategy fund, our models thrive in both rising and falling markets, demonstrating our ability to generate profits regardless of market direction. Our focus remains on trading high-market-cap cryptocurrencies, ensuring strong liquidity and easy scalability of our operations.

Trading Platform.

Ocean Money will provide a trading platform that is full of powerful functionality and caters to all levels of traders, with a wealth of tools to enhance their trading experience and prioritise risk management. The trading platforms will support spot and margin cryptocurrencies, CFDs, and Forex.

Interface

- Indicative fiat balance view for crypto based accounts
- Simple order entry
- Seamless switching between Spot and Margin accounts
- Multi-currency account view of available and allocated funds

Charting

- Advanced charting
- 90+ indicators
- Trading from chart
- Advanced drawing tools

Unique Trading Experience

- Customised and public multi-view watch-lists
- Trading analysis dashboard
- One-click trading
- Account statements
- Trading journal
- Enhanced risk management tooling

Platform Roadmap.

1

WAVE Token

Our Wave Token launch is the first crucial step towards establishing the Ocean Money eco system.

WAVE Private Sale	8 th June 2023
WAVE Pre-sale	30 th June 2023
WAVE Public Sale	14th July 2023



Ocean Money Crypto Services

Our Crypto Services will provide a secure and reliable platform for users to trade, invest in cryptocurrencies, and custody their assets. We aim to make crypto investment accessible to all.

Development and integration finalisation	July 2023
User testing and security audits completed	August 2023
Launch of Ocean Money's Crypto Services	September 2023

2



3

Ocean Money Wealth Management

Our Wealth Management service will offer users personalised and unique investment opportunities and wealth management solutions.

Product development and opportunities finalised	July 2023
Testing and Refinement	August 2023
Launch of the Wealth Management Service	September 2023



Ocean Money Neobanking

Our neobanking platform aims to provide a seamless banking experience, integrating core day-to-day banking with our Crypto and Wealth Management service for maximum convenience.

Integration with Core Banking Services	August 2023
Security Audits & User Testing	September 2023
Launch of Ocean Money Neobanking	October 2023

4



5

Ocean Money Debit Cards

Our Debit Cards will offer users a physical or virtual method of utilising their crypto or fiat held on Ocean Money for everyday purchases or large transactions.

Card Design and Manufacturing	October 2023
Regulatory Compliance Approval	November 2023
Launch of Ocean Money Debit Cards	December 2023



Regulatory Compliance.

ocean money

Regulatory Compliance.

Ocean Money is a comprehensive platform that offers a diverse array of banking, cryptocurrency, and investment solutions; all of these solutions are conveniently located under one roof, making it easy for users to manage their finances. Ocean Money is initially working with multiple regulated partners to provide its services in a regulatory-compliant manner. However, as the platform grows, Ocean Money will be acquiring its own licenses and authorisations as required.

The following licensing and authorisations will be acquired before the full launch of Ocean Money's services:

FINMA SRO VQF Asset Manager	Switzerland
Virtual Asset Service Provider	Multiple countries within Europe
EMI Sub-Licensee	UK & EU (Bank of England and De Nederlandsche Bank)
Card Scheme Membership (Visa or Mastercard)	UK & EU
Cryptoassets: AML / CTF Regime	UK

Regulatory & Userbase Expansion.

Ocean Money is on a mission to reach as many users as possible, enabling them to have access to the tools they need to grow their own wealth. Ocean Money must be compliant with all required regulations in the region it operates within to ensure it can provide long-term and secure services to its users. Ocean Money will initially be supporting users in Switzerland, the United Kingdom and countries within Europe, with expansion into new regions planned and to be actioned upon rapidly.

A full breakdown of timeframes and availability for each region will be added Q3 2023 after further regulatory reviews have been completed.

Licenses & Authorisations Breakdown.

FINMA SRO VQF Asset Manager

The VQF SRO is officially recognised, regulated and supervised by FINMA, which supervises companies regarding the combating of money laundering and the prevention of the financing of terrorism. With Ocean Money being supervised by the VQF, the platform can legally conduct itself as an asset manager.

Virtual Asset Service Provider (VASP)

The VASP licensing provides Ocean Money with the ability to provide official activity authorisation covering services for exchanging fiat to crypto and crypto to fiat and crypto to crypto, as well as safekeeping of said assets. The VASP license enables Ocean Money to operate its crypto services in a regulated manner.

Cryptoassets: AML / CTF regime

Although the majority of crypto assets remain unregulated in the UK, for Ocean Money to be able to lawfully offer its crypto services to the UK, Ocean Money will register with the FCA under the Cryptoassets: AML / CTF regime.

EMI Distributor License

EMI Distributor for UK and EU through partners, with accounts directly at the Bank of England and De Nederlandsche Bank (Bank of Netherlands). This license allows Ocean Money to distribute or redeem electronic money on behalf of our EMI partner in the UK and EU.

Card Scheme Membership (Visa or Mastercard)

Gaining Card scheme membership enables Ocean Money to issue Visa or Mastercard debit cards to its users which can be funded with fiat or crypto currencies.



Team & Partners.



Adam Dignan
Chief Executive Officer



Sam Pitman
Chief Community Officer



Adam Javaid
Chief Product Officer



Anderson Arokium
Chief Experience Officer



Sak Sitthitan
Head Quantitative Trader



Roshi Sharma
Legal Counsel

ATRINUM.

 **Fireblocks**



**KAIZEN
FINANCE**



Law**BEAM**



WAVE TOKEN

Overview.

Ocean Money's WAVE token is an innovative utility token that empowers users by providing a range of features and exclusive benefits. Inspired by the successful models of other established FinTech companies, WAVE has been carefully designed to enhance the user experience and foster engagement within the Ocean Money ecosystem.

WAVE holders enjoy a number of benefits, including:

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none">▪ Service fee discounts: WAVE holders receive discounts on service fees on the Ocean Money platform. This can save users money on transactions and interactions within the platform. | <ul style="list-style-type: none">▪ Buy-back mechanism with a fixed percent of the Ocean Money platform fees dedicated to buying-back WAVE tokens, with WAVE token holders able to vote on what should be done with the tokens. |
| <ul style="list-style-type: none">▪ Early access to new opportunities: WAVE holders get early access to new investment and savings opportunities. This gives them a head start and a competitive edge in capitalizing on the platform's offerings. | <ul style="list-style-type: none">▪ Boosted yields on selected opportunities: WAVE holders can earn higher returns on certain investment opportunities, which can improve their earning potential. |
| <ul style="list-style-type: none">▪ Cross-chain token compatibility across multiple EVM compatible chains including Ethereum, BNB Chain, Polygon, Avalanche, Solana, Aptos and more. | <ul style="list-style-type: none">▪ Increased investment allowances on the Ocean Money launchpad: WAVE holders have increased investment allowances on the Ocean Money launchpad. |
| <ul style="list-style-type: none">▪ Exclusive access to token holder-only opportunities: WAVE holders have access to exclusive opportunities that are not available to the general public. These opportunities could range from premium investment options to unique financial services. | <ul style="list-style-type: none">▪ Advanced built-in token security: the WAVE token has built in front-running and sniping protection, providing token holders with peace of mind knowing they can trade the tokens without the prices being manipulated. |
| <ul style="list-style-type: none">▪ Community voting rights: WAVE holders have the right to vote on community matters, this gives them a say in the platform's future development and policies. | <ul style="list-style-type: none">▪ Rewards pool that incentivises staking of the WAVE token, liquidity providing for WAVE on AMMs and for platform activity. |

In summary, the WAVE token is a robust utility token with a diverse range of use cases and by offering a variety of benefits, WAVE helps to create an interactive, rewarding, and democratic ecosystem for all users.

Token Fact Sheet.

WAVE Token

Ticker	WAVE
Issuer	OCEAN MONEY AG
Legal Administration / ICO Advisory	LAWBEAM, 71 Shelton Street London, WC2H 9JQ
Initial Blockchain	Ethereum (Cross-Chain Compatible)
Number of Tokens	2,000,000,000
Token Supply	Fixed
Token Classification	Utility Token in Accordance with FINMA Guidelines
Pre-Sale	30 th June 2023
Public Sale	14 th July 2023
Pre-sale Token Price	\$0.040
Public Sale Token Price	\$0.060
Token Launch Date	August 2023

Innovative Token Development.

Innovative patented technology from our partner will be used to create the WAVE token, which will power the Ocean Money platform and ecosystem.

The WAVE token has embedded security directly within the smart contracts themselves that safeguards the token against front-running attempts and sniping bot attacks, protecting token holders and Ocean Money's treasury of WAVE from potential damages.

Initially the WAVE token will be deployed on Ethereum, however its design allows for cross-chain compatibility, allowing token holders to take advantage of the benefits of other EVM compatible chains.

Cross-Chain Approach.

The Ocean Money token will be initially issued on the Ethereum blockchain, but with a cross-chain approach taken from the start, the WAVE token can be deployed and transferred across multiple EVM compatible chains including Ethereum, BNB Chain, Polygon, Avalanche, Solana, Aptos and more.

By deploying the WAVE token on multiple blockchain networks, token holders can tap into the benefits of each network, such as the transaction speed and cost-effectiveness of Polygon, the interoperability of Solana, and most active community of Ethereum.

The cross-chain approach can also increase the WAVE token's liquidity, enabling it to be traded on multiple exchanges and providing users with more opportunities to buy the token.

The Ocean Money bridge will allow holders to move their tokens seamlessly across different blockchains. This approach will allow you to move WAVE tokens across different blockchain networks using the platform's bridge, allowing you to enjoy the benefits of multiple blockchains.

Additionally, the cross-chain approach enables Ocean Money to establish more meaningful partnerships by connecting with other projects and communities on different blockchain networks. This can create new opportunities for collaboration and innovation, ultimately driving the growth and success of the WAVE token and the Ocean Money ecosystem.

Embedded Token Security.

Frontrunning Protection

Frontrunning is a tactic in the crypto industry where individuals use insider knowledge to buy an asset before others, with the goal of manipulating the price of the asset for their own benefit. The attack allows unauthorized entities purchase assets at lower prices and immediately sell them at inflated prices to unsuspecting buyers.

The WAVE token's built-in security takes proactive measures to prevent and stop malicious frontrunning attempts, this stops token holders from being coerced into paying artificially inflated prices for the WAVE token.

Sniper Bot Protection

Sniper bots are automated programs that target token trading liquidity pairs, pose a significant threat to exchanges and can result in substantial damages. The sniping strategy employed by malicious developers has proven to be effective, as it enables them to purchase tokens at lower prices immediately after they are listed on an exchange. Subsequently, they artificially inflate the price and entice the project's community to buy the tokens at the inflated rate.

Our embedded token security uses intelligent, proactive measures to detect, block, and prevent these hostile attempts, ensuring a secure trading environment for the WAVE token. This ensures we can confidently protect the WAVE listings, maintain transactional liquidity, and prevent malicious activities that could harm the WAVE token's reputation and value.

Transaction Filtering and Wallet Blacklisting

To protect the Ocean Money ecosystem and WAVE token holders, one of the core embedded security features allows for malicious wallets to be blacklisted in-real time. The platform behind this feature tracks, collects, and analyses real-time exchange transaction data from various sources on all supported blockchains, which enables us to identify suspicious wallets and block malicious activity as soon as it is detected.

By blacklisting wallets historically involved in or associated with shady dealings, it helps to ensure that Ocean Money is complicit with all anti-money laundering (AML) regulations and is seen positively by regulators for the advanced approach taken.

Token Reward Pool.

Ocean Money will incentivise platform participants via its reward pool. The exact actions which will be incentivised, and the exact incentive amounts will be up for governance; however, the initial set of rewarded actions (and their percent allocation from the daily rewards) is:

- Stake WAVE token (35%)
- Provide liquidity for WAVE pairs on AMMs such as PancakeSwap and stake the resulting LP tokens (55%)
- Platform activity - e.g. utilising banking features, crypto exchange and the wealth management services (10%)

The rewards will be distributed from a fixed supply reward pool and will be based on epochs. Each epoch has a duration of 7 days. The daily rewards during the epoch are constant (in this case, equal to 0.03% of the outstanding tokens in the reward pool at the start of the current epoch) and are recalculated at the end of the epoch. Rewards are accumulated on a per-block basis and are distributed among all groups eligible for rewards based on the allocations specified in the details above.

Based on the total number of tokens, this number was chosen to aim for an annual inflation rate of around 3.5% in the first year and a gradual drop after that.

This can be illustrated with a simple example (numbers are made up for simplicity):

- The pool starts with 1,000,000 tokens
- The epoch daily reward is set at 1% of the pool's tokens and this means that each day, for the first epoch, the pool will distribute 10,000 tokens.
- The epoch duration is 30 days, so at the end of the first epoch 300,000 tokens have been distributed.
- Epoch two starts and the tokens in the pool are now 700,000. The epoch reward is still 1%, which works out to 7,000 tokens per day for the next 30 days.

The above setup means that:

- The reward pool can never be depleted since the rewards are always distributed as a percentage of the outstanding tokens in the pool.
- The rewards become less and less over time (Bitcoin style), but the net USD value of the rewards might increase in case the price of the WAVE token increases.
- This rewards mechanism provides capped inflation and is compatible with fixed supply tokens (as opposed to perpetual inflation).



Buyback Mechanism.

Ocean Money will operate a buy-back mechanism” to “Ocean Money will operate a buyback mechanism where a fixed percent of the platform forms are dedicated to buying back WAVE tokens.

- Burn the tokens to reduce the overall supply of the WAVE token.
- Add the tokens into the rewards pool to replenish it.
- Use the tokens within DeFi such as liquidity pools and borrowing platforms.

Token holders will be able to vote on the percentage of tokens used, alongside the option itself.

Token Burning.

Burning crypto currency tokens is the process of permanently removing them from circulation, which reduces the overall supply of tokens available. By burning the WAVE token and reducing the maximum supply, this in turn can help increase the value of the tokens. This is because when there is a lower supply of tokens, there is more demand for them, which can drive up the price.

Reward Pool Replenishment.

While, as described earlier, the reward pool of the project is designed to be non-depletable, the rewards that are provided are significantly reduced over time. To counteract this, a percentage of WAVE tokens that have been acquired through the buy-back scheme can be allocated to replenishing the reward pool.

DeFi Activity.

Allocating tokens like WAVE to decentralized finance (DeFi) ecosystems opens up a wide range of potential uses that can contribute to the growth and stability of both the specific token and the broader DeFi ecosystem. One key use case is participation in Automated Market Makers (AMMs) like PancakeSwap.

Tokenomics.

Token Generation Event Summary

Softcap	10.00 MM USD
Hard Cap	21.04 MM USD
Initial Total Tokens	2,000.0 MM Wave
Sale Token	466.0 MM Wave
Sale Allocation	23.30%
Remaining Token Post-Sale	Deposited to Treasury

Token Sale Setup

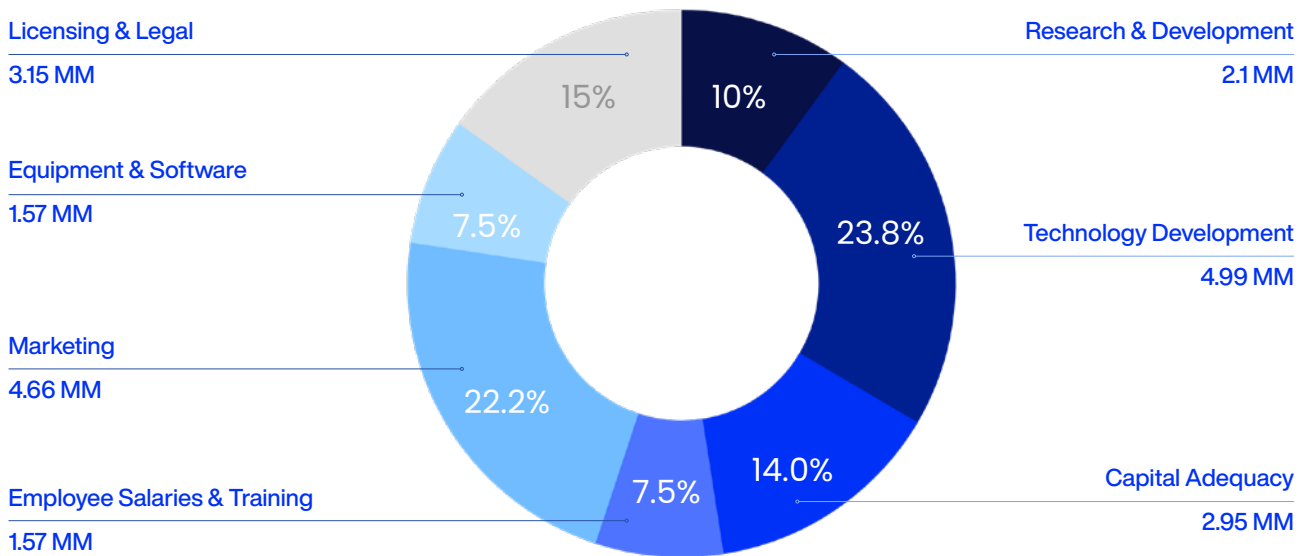
Stage	Price (USD)	Tokens (MM)	Raise (MM USD)	FDV (USD)
Pre-Sale	0.040	166 MM	6.64 MM	80 MM
Public Round	0.060	180 MM	10.8 MM	120 MM

Vesting Schedule – Per Token Allocation

Stage	Allocation	Tokens (MM)	Listing Release	Vesting (months)	Monthly Release
Private Round	6.0%	120 MM	20.0%	12	6.66%
Pre-Sale	8.3%	166 MM	25.0%	8	9.375%
Public Round	9.0%	180 MM	30.0%	3	23.33%
Team & Founders	15.0%	300 MM	0.0%	48	2.08%
Advisors	6.0%	120 MM	0.0%	36	2.78%
Marketing	8.7%	174 MM	5.0%	24	3.96%
Treasury	12.0%	240 MM	0.0%	48	2.08%
Reward Pool	30.0%	600 MM	0.0%	0	Non-Linear Release
Liquidity	5.0%	100 MM	30.0%	3	23.33%
Totals	100%	2,000 MM		2,000 MM	

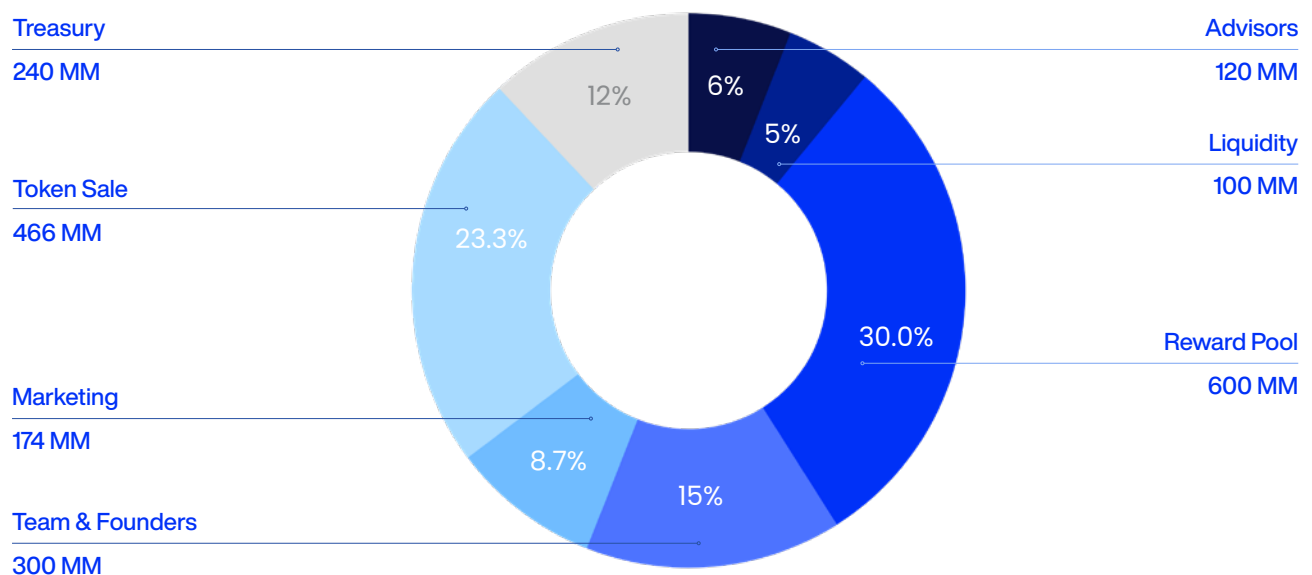
Allocation of Funds Raised.

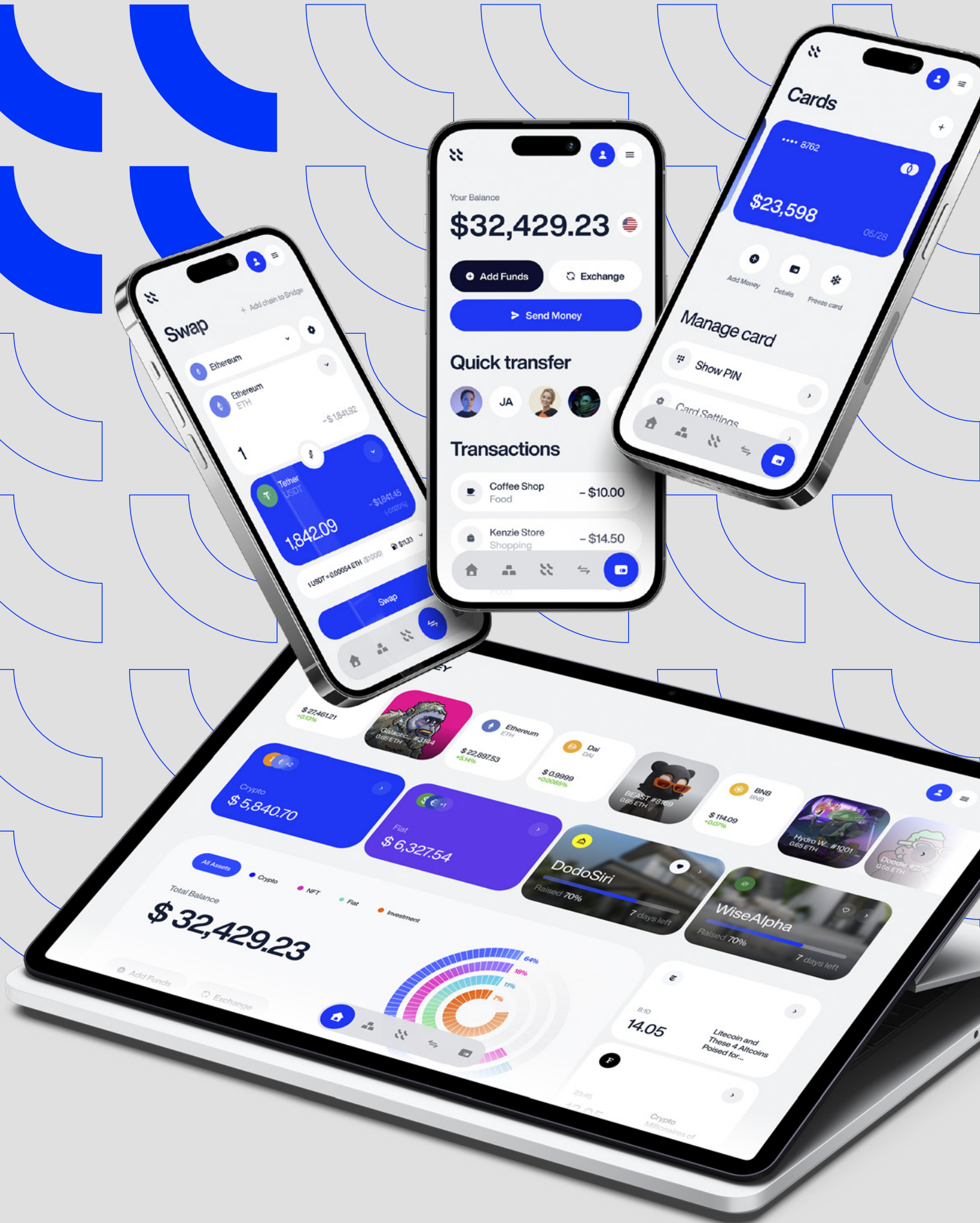
Allocation of funds raised during the token sale (in MM USD). Assumes reached Hardcap.



Allocation of Tokens.

Total tokens allocation. Assumes reached Hardcap.





Legal and Risk Disclaimers.

This Whitepaper is presented for informational purposes only.

This document does not constitute advice nor a recommendation by OCEAN Money, its officers, directors, managers, employees, agents, advisors or consultants, or any other person to any recipient of this document on the merits of the participation in any WAVE Token sale.

- 1. No Offer of Securities or Registration.** This Whitepaper does not constitute a prospectus or offering document, and is not an offer to sell, nor the solicitation of an offer to buy an investment, a security, commodity, or a swap on either a security or commodity.

The WAVE Token described herein has not been registered under the United States Securities Act of 1933, the securities laws of any state, the United Kingdom's Financial Services and Markets Act 2000, Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, or the Swiss Federal Act on Financial Services (FinSA) or any other country's securities laws, including the securities laws of any jurisdiction in which a potential token holder is a resident.

Further, the WAVE Token has not been approved or disapproved by any regulatory authority, whether in the United States, United Kingdom, the European Union, Switzerland or elsewhere, nor have any such authorities passed upon or endorsed the merits of the offering of the WAVE Token or the accuracy or adequacy of this Whitepaper. Any representation to the contrary is unlawful.

- 2. Risks Related to the Use of Tokens.** The functionality of the cryptographic tokens is complex. They are tied to a technology protocol that is also complex and in development. As a result, the purchase of WAVE Tokens carries with it a number of risks, including but not limited to the risk of losing access to tokens due to loss of private key(s), custodial error or your error, risk of theft and hacking, risk of uninsured losses, risks associated with the regulatory environment, risks associated with unforeseen legal or regulatory actions, and risks associated with the volatility of cryptocurrency markets.
- 3. No Assurance and No Guarantees.** The information in this Whitepaper is provided "as is," with no representations or warranties whatsoever. To the maximum extent permitted by law, the OCEAN Money, its directors, employees, contractors, and service providers expressly disclaim any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from the reliance on any information contained in the Whitepaper, any error, omission, or inaccuracy in any such information, or any action resulting therefrom.

4. **Regulatory Uncertainty.** Blockchain technologies and token sales have been the subject of scrutiny by various regulatory bodies around the world. Cryptographic tokens could be impacted by one or more regulatory inquiries or actions, including but not limited to restrictions on the use or possession of digital tokens like the WAVE Tokens, which could impede or limit their development, permissibility, or liquidity.
5. **Speculative Nature.** Acquiring cryptographic tokens including the WAVE Token involves substantial risk and might lead to loss of money over short or even long periods. The purchasers should plan for the possibility of losing their entire investment amount.
6. **Indemnification.** To the fullest extent permitted by applicable law, you agree to indemnify, defend and hold harmless OCEAN Money and our respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (the Company Parties) from and against all actual or alleged Company Party or third party claims, damages, awards, judgments, losses, liabilities, obligations, penalties, interest, fees, expenses (including, without limitation, attorneys' fees and expenses) and costs (including, without limitation, court costs, costs of settlement and costs of pursuing indemnification and insurance), of every kind and nature whatsoever, whether known or unknown, foreseen or unforeseen, matured or unmatured, or suspected or unsuspected, in law or equity, whether in tort, contract or otherwise (collectively, Claims), including, but not limited to, damages to property or personal injury, that are caused by, arise out of or are related to your purchase or use of WAVE Tokens or the use of the OCEAN Money platform.

By acquiring WAVE Tokens, you confirm that you have read this Whitepaper, understand the risks and implications of purchasing WAVE Tokens, and accept that you are fully responsible for all the risks associated with the purchase and ownership of WAVE Tokens.

All potential WAVE Token holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this Whitepaper, which material is purely published for reference purposes alone.

Disclaimer Last Updated: 5th June 2023

The background is a solid blue gradient. Overlaid on this are several large, white, semi-transparent geometric shapes. These shapes are composed of circular arcs and straight lines, creating a sense of depth and movement. They appear to be parts of larger circles or squares that have been partially cut off or layered on top of each other.

make
your own
wave.



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