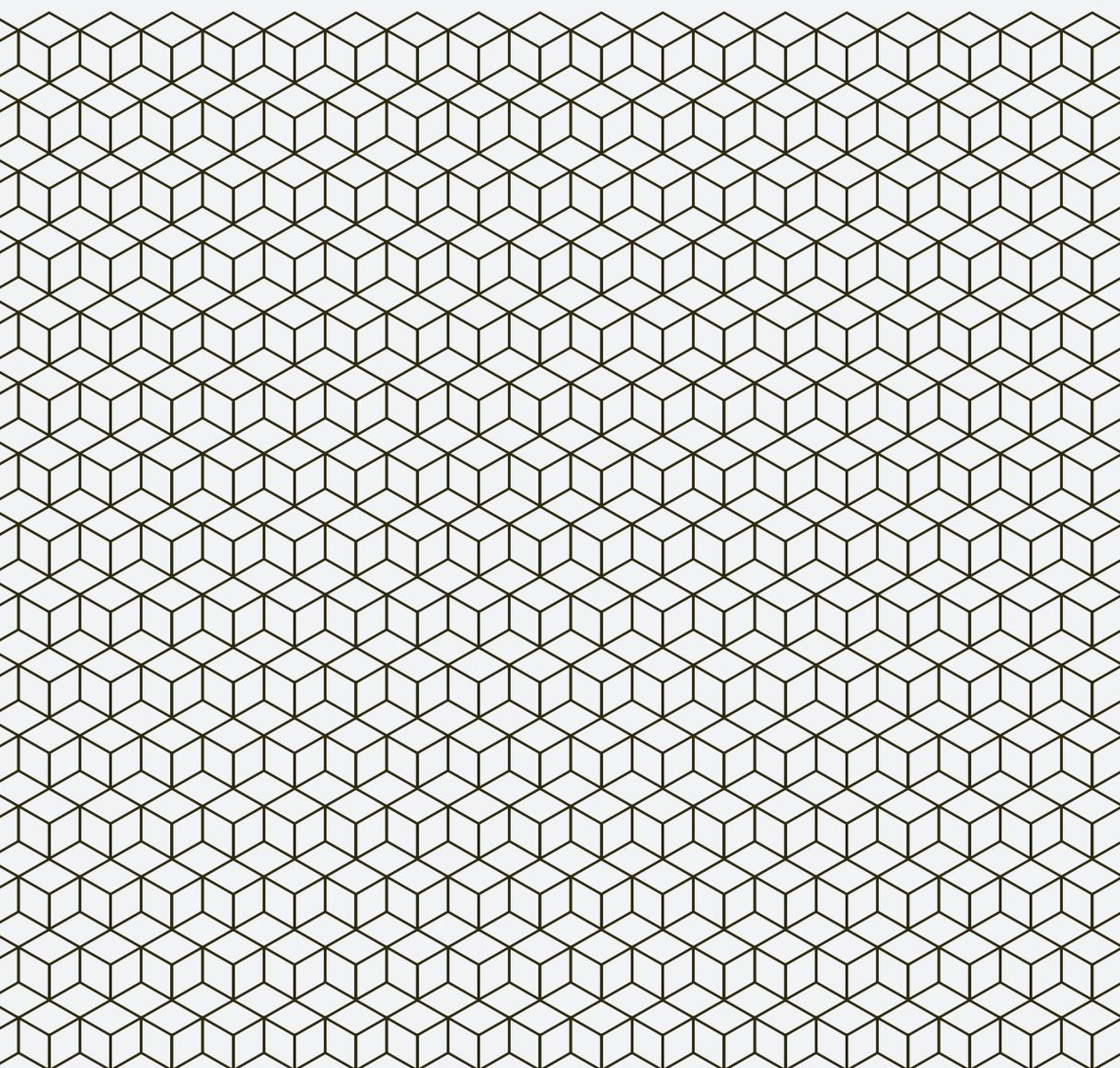


# CREETA

MESSENGERFOR TRADING&MARKETING  
BASE ON CRYPTOCURRENCY

WHITE PAPER  
VER. // 01





## CONTENTS

03	.....	// MESSENGER AND BLOCKCHAIN //
05	.....	// CREETA SERVICE //
		2-1 OVERVIEW
		2-2 MARKETING
		2-3 SMART CONTRACT
		2-4 MESSAGING
15	.....	// CREETA ECOSYSTEM //
		3-1 PRINCIPLES
		3-2 PARTICIPANTS
17	.....	// TOKEN ECONOMY //
		4-1 FLOW
		4-2 CREET USAGE
		4-3 ISSUANCE AND ALLOCATION
20	.....	// TECHNOLOGY STRATEGY //
21	.....	// ROADMAP //

# 01.

## MESSENGER AND BLOCKCHAIN



Messenger has been developed as a distribution platform which provides a variety of functions from a simple communication method with friends. People around the world communicate with friends via messengers and at the same time, use various services such as game, shopping, and payment.

Cryptocurrency which appeared together with Blockchain technology is now recognized as an optimal method to share its values and it also affects messengers which we use in our daily lives. Messengers such as Telegram, LINE, Kakao, and Kik will be combined as 'messengers & the cryptocurrency', 'Blockchain & messengers' further through the introduction of cryptocurrency into the basic currency of messenger ecosystem.

However, existing messengers which began from a communication method with friends have a limitation to the expandability of itself after descending into distribution platform such as game, shopping or concentration of messaging function. To create an economic ecosystem based on new cryptocurrency, not simply changing a dimension from points of distribution platform into the cryptocurrency, we need a new version of platform messengers which maximizes the expandability of messengers and share the philosophy of Blockchain.

Blockchain features security, transparency, and decentralization as typical traits, however, it has a philosophy that basically provides an economic incentive for members who participate in the Blockchain network. The economic incentive which is offered to members to participate in Blockchain network evokes voluntary participation and its ecosystem becomes harden due to lots of participants. 'Creeta' messenger intends to create an ecosystem which induces users' voluntary participation by deriving philosophy of Blockchain. The ultimate goal is to combine Blockchain philosophy which indicates a behavior of economic incentive and philosophy of traditional messenger which depicts a real-time communication.

'Creeta' messenger approaches economic incentive towards users' activity in a marketing strategy.

An administrator who manages a chat room is able to use network marketing by utilizing economic incentive to increase the number of participants.

For instance, in a chat room, if a participant invites his or her friend, the manager offers cryptocurrency compensation for those who invited and newly participated. It could also direct inserting advertisement and watching into the economic incentive.

For example, if anyone inserts advertisement and participants watch it, advertisement fee is equally distributed to all the members in a chatroom. Then, it directs users' activity as watching advertisement into economic incentive so that it induces the members in the chatroom to insert advertisement and watch it actively.

'Creeta' messenger maximizes messenger's extension function by offering an extension function of the group chat room and related function of cryptocurrency.

First of all, it offers cryptocurrency and specialized function on cryptocurrency in a messenger.

To use cryptocurrency payment service, save and send cryptocurrency in the economic ecosystem based on cryptocurrency, cryptocurrency wallet should be offered to all the messenger users. Also, features specialized in cryptocurrency, for example, interspecies transactions, joint purchases, and auction purchases, provide using smart contract technology.

Besides, we will quickly develop and offer necessary functions in a rapidly changing ecosystem of cryptocurrency with the customer's requests.

In addition, 'Creeta' messenger offers expansion function of group chat room so that it could become a platform which provides a variety of services such as community boards, shopping mall or broadcasting company. A real-time communication of messenger is an optimized method for individual communication as well as people meeting.

The fact that there are hundreds to even tens of thousands of people perform in a group chat room shows that the messenger is significantly used in a meeting for various actions and services.

By offering mini-application that could add expansion function in a group chat room where people gather, messengers can be expanded into service offer platform.

For example, a company could add the community board as an extension function which provides various events and announcements and runs the group chat room to interact with clients at the same time. In addition, it is possible to add the expansion functions such as a broadcasting company which could provide individual fabrication contents or shopping mall which sell products to the group chat room. 'Creeta' messenger aims to create a token economy which is sustainable and extensible by offering expansion functions of the chatroom, cryptocurrency trading function, messenger's marketing function based on CREET token.

# 02-1.

## SERVICE FEATURE OVERVIEW

.....

### MARKETING

.....

#### CREETA DROP

Compensation for participants' activities and contributions

#### CREETA AD EXCHANGE

Platform for advertising in channels to be traded by channel managers and advertisers

.....

### SMART CONTRACT

.....

#### CREET

CREET is a multi-purpose default token

#### WALLET

Decentralized virtual currency wallet

#### P2P TRADE

Virtual currency transaction

#### PAY

Sale and transaction used in the CREETA ecosystem

.....

### MESSAGING

.....

#### GROUP CHAT(CHANNEL)

Large group chat rooms

#### SECURITY&CONVENIENCE

Security and convenience functions

#### ADD-ON

Additional functions such as homepage, shopping mall, etc.

.....

# 02-2.

## SERVICE FEATURE MARKETING

### // CREETA DROP //

Reward system for user's activity and contribution

#### Referral Drop

It is a system in which channel manager provides rewards to the user when he or she invites any friend to the operating channel. Channel manager could easily manage and set-up a range of compensation to the users who contributed to it. Depending on users' contribution, a direct way to offer compensation could be a powerful motivator that user could promote by her or his own and it is related to the explosive community growth further and there is something in common with fundamental philosophy of Blockchain.

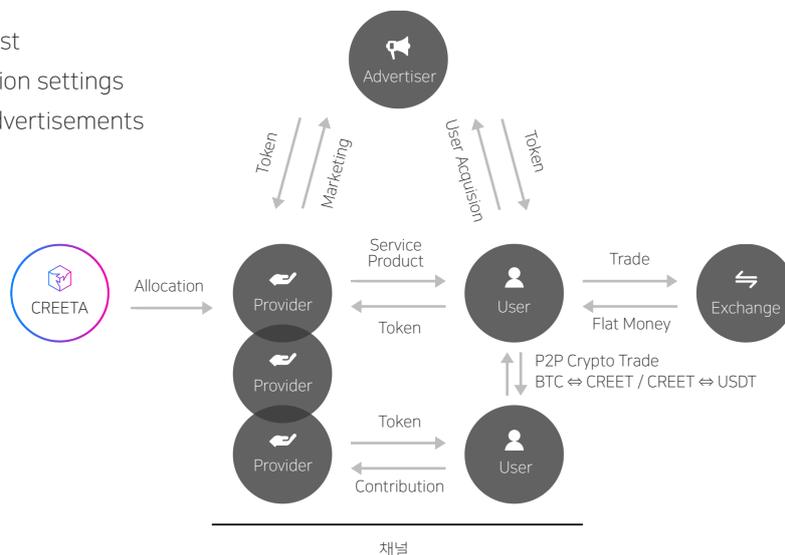
- Offering a link of acquaintances invitation by users
- Setting a daily compensation limit
- Compensation percentage for recommender/person who is recommended

#### AD Drop

It is a system that returns the advertisement fee which is posted on the channel to the users and channel managers. In advertiser's point of view, a channel that lots of users participate in a very fascinating place. Anyone wants the advertisement posted on their own communication space, however, they tend to post more advertisement actively in case that the compensation is distributed to both users and channel manager. Users are willing to watch an advertisement, which is already proven by Rewards application.

Features:

- Setting advertisement cost
- Advertising cost distribution settings
- Application for posting advertisements



# 02-2.

## SERVICE FEATURE MARKETING

### // CREETA AD EXCHANGE //

The platform that the channel administrator and the advertiser exchange the ad on

A system in which an advertiser executes the cost in the channel where they want to run and post the advertisement. Channel is a space for users to communicate on the particular purpose or any subject and it is an attractive space where it enables users to communicate and post an advertisement at the same time. Advertisers effectively execute advertisement based on the fact that advertisers could inquire about a purpose, channel characteristics, participants composition and the number of participants in the channel. Due to a reason, that advertisement fee that advertisers paid will be distributed to the users and channel manager who watched the advertisement, members in a channel will actively post many advertisements. Accordingly, they will become eager lots of advertisements to be posted on the channel without any objections to posting an advertisement in their own private space. In advertiser's position, they could secure more users who show an active reaction about advertisement and channel manager could gain profit from the channel. Users will also actively watch advertisement by attending the channel where the advertisement is posted. Compensation about watching advertisement will be transparently checked which user has watched as it is distributed to the channel members via Smart contract and plan advertisement campaign based on data about information on how many ads are viewed, clicked, and viewed by users.

#### Principle

- Monetization: creates the profit of channels by publishing the advertisement
- Participation: Advertisement fee and compensation according to advertising per view
- Sharing: Sharing channel advertising revenue for channel managers and participants

#### Advertiser

- Targeting: Customized marketing through channel participant analysis
- Reasonable expense: Expenses on advertising by number of hits or clicks
- Communication: Direct contact feedback through communication with users after posting advertisements
- Review: Statistics Inquiry of Number of Advertising Views and Number of clicks

#### Channel Manager

Make a profit of chat rooms by advertising rewards based on viewing and clicks

#### Channel Participant

Rewards through advertising per view



# 02-3.

SERVICE FEATURE

## SMART CONTRACT

// CREET //



### Symbol

CREET

### Definition

CREET is a basic multipurpose token which is used in CREETA ecosystem.

### Limit

It does not constitute securities or any judicial regulatory product and does not grant any owner ownership or other benefits or rights to the company

### Uses

Purchase of tangible services/products, such as CREET Auction, or benefit within the Creet ecosystem could be used to obtain a profit.

### Acquisition

CREETs can be compensated through activities within CREETA channels such as CREETA Drop.  
It is also available on the exchange.

# 02-3.

SERVICE FEATURE

## SMART CONTRACT

// CREETA WALLET //

It provides a combined cryptocurrency wallet in a messenger to enable the messenger users could conveniently use and safely save the cryptocurrency. It is possible to manage and create a cryptocurrency wallet in a messenger.

Compensation within the messenger such as ad drop or CREET recommendation drop is provided as the cryptocurrency.

The wallet would be necessary for safe storage as paid cryptocurrency is automatically distributed to the users based on Smart contract. As the owner of the CREETA wallet personally stores a coded individual key, it offers a safety which is suitable for trading and compensation by offering a high level of safety.

CREETA wallet provides a wallet based on a variety of platform and offers wallet about support tokens that are not listed so that private cryptocurrency could be conveniently managed.

Especially, CREETA messenger supports cryptocurrency deal in various forms such as P2P cryptocurrency trade by using Smart contract and helps support tokens that are not listed to be used in cryptocurrency deal. CREETA wallet could utilize the messenger's convenient features such as real-time conversation, searching of contacts as it is integrated within a messenger.

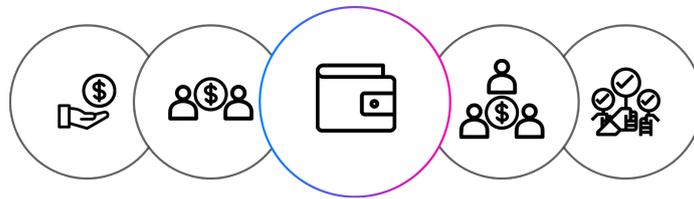
Users who are not familiar with using cryptocurrency wallet easily could send or receive cryptocurrency by using messenger contacts, not the cryptocurrency wallet in a complex random form.

- Integrated cryptocurrency wallet in messenger
- Decentralized wallet
- Support token wallets that are not listed

# 02-3.

## SERVICE FEATURE SMART CONTRACT

// P2P TRADE //



PSP Trade is a Smart contract function that supports cryptocurrency dealing among individuals. In order to trade cryptocurrency, users generally use cryptocurrency exchange. By paying BTC, ETH, TUSD, they gain BTC, ETH, TUSD by selling or purchasing cryptocurrency they want. However, only listed cryptocurrency is available for dealing at the stock exchange and cryptocurrency that is not listed is not available to be traded. Therefore, there is no proper method to trade numerous cryptocurrency published via a great number of ICO. A large scale of supply is also not available to trade owing to a lack of liquidity of cryptocurrency at exchange stock. For example, if the general user tries to trade 10,000BTC at the stock exchange, most of them cannot afford this amount of supply so that considerable loss occurs in a dealing process. Therefore, a large scale of cryptocurrency deal is made at a curb market. However, it is very inconvenient due to a fact that there is an agency intervention with high commission and it is an offline method of dealing. If you use CREETA P2P trade, you can dispose of a large scale of supply online, not only popular cryptocurrency but also support tokens that are not listed. For example, users who would like to exchange 10,000BTC into TUSD, negotiate with another user who wishes to deal by attending a BTC purchase channel or establish sales channel about an exchange proportion of BTC and TUSD. After negotiation is completed, the user deals the cryptocurrency in a safe way by using a dealing function between two different types of currency. The cross-currency transaction feature eliminates the risk of transactions and the possibility of fraud due to different policies and transfer rates between cross-currencies by the CREETA Safety Transaction System. Above all things, you can deal in cryptocurrencies at lower fees than traditional off-the-shelf agencies. Cryptocurrency trade exists not only in cross-currency but also in various methods of trade. Group purchase function in which multiple users achieve target purchases of cryptocurrency is progressed in a variety of fields of cryptocurrency.

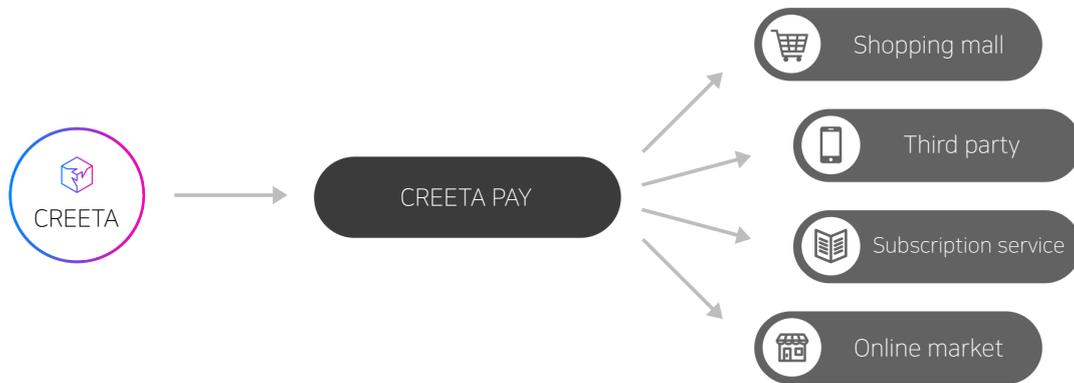
In CTREETA ecosystem, users could easily participate in group purchase via smart contract by using their cryptocurrency to use group purchase function and participating a channel which progress group purchase. Additionally, it is available to purchase any particular product or cryptocurrency in the use of auctions, not a fixed price. Users could easily participate in the auction due to smart contract by using auction function with their cryptocurrency. For a wide range of P2P trade, including cross-currency transactions, joint purchases, and auctions, CREETA gives all users the confidence to trade. Transaction reliability is evaluated based on P2P trade records to determine whether the user is a stable member to make a transaction. The user's transaction reliability according to his or her past transaction record is stored on the Blockchain, and thus cannot be forged or modified.

- Cross-cryptocurrency transactions
- Group purchase
- Auction
- Transaction reliability

# 02-3.

## SERVICE FEATURE SMART CONTRACT

// PAYMENT //



It offers a payment function of service and products within a channel by using cryptocurrency.

Messenger is developing as a distribution platform which sells various products in a simple communication method with friends. Lots of users sell and buy clothing line or electronics within the messenger. Users who wish to sell clothing line product or electronics establish a channel and they could sell the relevant product.

In case that a manager of sales channel uses product's payment method as a cryptocurrency, they could sell the product at low prices by paying a low commission related to transmission of cryptocurrency. Channel manager could strengthen the competitiveness of price compare to other distributors as he or she could sell the product with low cost. The more users participate the channels to buy a low cost of the product, the more the channel develops and various revenue models could be forged such as CREETA ad drop. The channel which provides personal broadcasting or shares high-quality information could charge for channel admission. To enter the channel, users need to pay a certain amount of cryptocurrency and paid amount will be distributed to the members of the channel. Channel manager could induce the channel members to make more people join the channel by providing a better quality of contents and making a service that offers individual broadcasting or sharing high-quality information.

CREETA cooperates with lots of different industry business outside the messenger in order to expand CREETA ecosystem.

CREETA is planning to expand the ecosystem based on cryptocurrency by cooperating with various industry business. External partners could introduce the CREETA payment into their own service as lots of users in the messenger could be brought to their own service.

- Paying products in the channel
- Paying for admission to a paid channel
- Payment by an external partner (PAY)

# 02-4.

## SERVICE FEATURE MESSAGING

### // GROUP CHAT(CHANNEL) FOR MASSIVE USER //

Provides functions optimized in operating group chat for massive users

CREETA messenger provides a channel that has functions optimized in operating group chat. Messenger's group chat such as supergroup chat room of telegram or open-chat of Kakao talk is evolving from a small chat room into a large scale of group chat room which has a specific goal of sharing information, selling the product

A large scale of group chat room requires other special functions which are differentiated from existing small chat room because hundreds to millions of people are participating in a large group chat room.

For example, a function that manages a conversation between the manager and participants in a large scale of group chat room and another function which temporarily restricts a conversation to run the chat room more effectively are essential functions to run a large scale of group chat room. CREETA messenger channel provides UI/UX optimized in 1:1 inquiry conversation in order to manage the conversation between the channel manager and the participant.

If the inquiry and private conversation are mixed, it will be very difficult for operation management.

Particularly, if the number of group chat room increases, it becomes impossible to manage the chat room. Therefore, CREETA channel will provide UI that subordinates 1:1 inquiry conversation within a channel to the lower rank of the channel and create a list of chat room into a new channel tab. It will provide not only a method of making the inquiry to a specific administration but also 1:1 UX as a way that all the channel managers could check and respond to them

CREETA channel offers a function that temporarily restricts a conversation to run a chat room more effectively. By considering the characteristics of a large scale of group chat room in which millions of people participate, if lots of members send messages at the same time, it is impossible to communicate. If hundreds of messages are accumulated in real time, not only participants but also the manager is not able to join the conversation. CREETA channel assists the manager to run the chat room more effectively by using a 'Freeze conversation' function to pause excessive conversation in a chatroom so that it only enables the manager to chat. Various information is delivered in a specific message forms in a large scale of group chat room.

Information in a message form has a good legibility, however, it is hard to access to information selectively. Announcement registration helps to overcome this kind of limitation within a chat room, however, the contents of the announcement can have only one so that it becomes too much complicated.

CREETA channel offers an announcement button on the top of a chatroom so it offers UI to allow people to check the maximum 10 announcements with only one touch. The administrator could conveniently manage the posting of the announcement by deleting, editing and writing on the screen of a channel setting.

# 02-4.

## SERVICE FEATURE **MESSAGING**

// SECURITY & CONVENIENCE //

CREETA messenger offers functions optimized in conversation that needs a security such as automatic deletion, end-to-end coding. Secret conversation within a messenger provides communication end terminal to end terminal by applying an end-to-end coding technology and it helps only a person who is directly involved to read the message. A secret conversation is available for not only individual chat but also group chat so that secret group chat is available so that the members who joined the group chat. It also provides the ability to delete conversations automatically during secret conversations, which makes it easier to remove chat history. It offers two different functions in which automatically deletes messages after a certain period of time that the message was written and the message was read respectively. As automatically delete function is not only offered to the individual conversation but also group chat, CREETA messenger offers an environment optimized to group chat which requires a supplementation.

Anonymous conversation within a messenger is a function that enables the users to participate in a chat with the anonymous profile. As chat participants' profile is indicated in a random sampling number, personal information is not disclosed.

Users could use this function in a chatroom which does not require any personal information so that they could anonymous conversation not only in an individual chat but also a group chat.

A function of multiple accounts in CREETA messenger manages and creates multiple accounts by using only one phone number. With its intended use, multiple accounts would be necessary when using different types of services within a messenger such as a cryptocurrency P2P trade or channel management. Multiple accounts function offers an environment in which users could use multiple accounts by using the messenger's function itself without any inconvenience to use phone numbers or mobile phone.

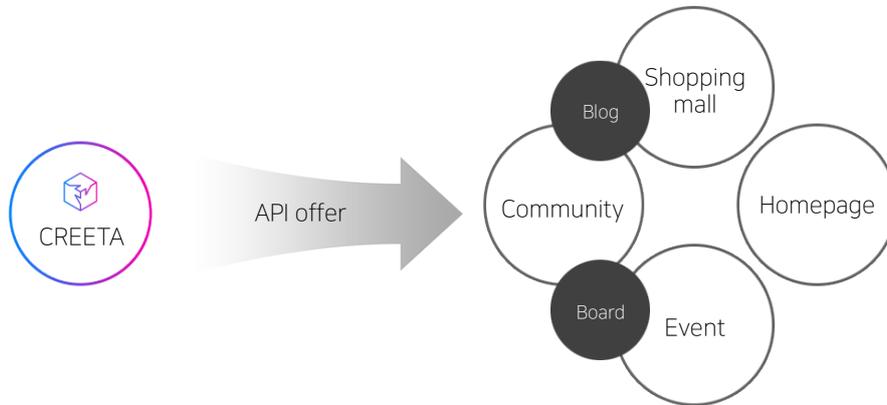
- End-to-end encryption
- Automatically delete messages
- Anonymous conversation
- Multi-account

# 02-4.

## SERVICE FEATURE MESSAGING

### // CREETA ADD-ON //

채널 운영에 필요한 확장기능들을 제공하는 채널 내 미니 어플리케이션



CREETA ADD-ON is a function that provides expanded functions which are necessary for running a channel into a form of mini-application. Combination of messenger and cryptocurrency require a new platform which maximized an expansion of messenger in order to create a new economic ecosystem based on cryptocurrency. The messenger could also become a platform that could provide various services such as broadcasting, shopping mall, community board, and conversation. CREETA ADD-ON offers an expansion that it could become a platform which offers a new service.

A company could add a community board which provides different types of events and announcements and run the channel to communicate with clients at the same time. Besides, ADD-ON such as a broadcasting company which offers individual production contents, the shopping mall which sells products can be attached to the channel. As necessary functions to run the channel are all different, API is offered related to the channel to enable the channel manager to develop suitable functions in each channel.

When various ADD-ON is developed and expansion function in each channel, the messenger will develop as a platform for a new cryptocurrency of the economic ecosystem.

# 03-1.

## CREETA ECOSYSTEM PRINCIPLE

// SECURITY & CONVENIENCE //

### **Single Token Economy**

The compensation, payment, and benefits within the CREET ecosystem are utilized as a single currency to create sustainable channels and Token Economy.

### **Rewarding Contributors**

Using CREETA Recommended Draws, we reward members of the CREETA ecosystem according to their contribution, such as promoting channel participation links or participating in CREETA ad drags and watching advertisements.

### **Creating User Activity**

By developing functions that require CREET such as CREET payment, benefit, CREET advertisement, CREETA drop, it creates a sustainable demand. It also creates an ecosystem of virtuous circle structures by developing various uses to consume CREET, such as channel market payments and external partner payments.

# 03-2.

## CREETA ECOSYSTEM PRINCIPLE

### CREETA

CREETA creates a sustainable token economy by managing and operating CREETA ecosystem including cryptocurrency P2P trade, advertisement trade center, channel and develop a platform.

### Channel manager

A user who manages a chat room by creating a channel

- **Offer CREET compensation**

Channel participants are offered a compensation that the channel manager set. Channel manager offers compensation to the member who watched advertisement within a channel through CREETA advertisement drop and the member who promoted a participation link of the channel through CREETA recommendation drop.

- **Offer channel to use CREET**

It creates a space to enable the members to use CREET by providing various service and product such as individual broadcasting, sharing information and shopping mall via the channel.

### Participants

A user who contributes a development of ecosystem by participating advertisement drop, CREETA recommendation drop of the channel and uses services of CREETA ecosystem service such as cryptocurrency P2P trade and cryptocurrency payment.

### Advertiser

Executes an advertisement within a channel by targeting according to the number of channels, human structure elements, and characteristics and offers compensation to the participants who watched advertisement and channel managers.

# 04-1.

## TOKEN ECONOMY FLOW

### Issue and distribution

CREETA issues CREET and distributes the token through CREET token economy.

### Use

- **Compensation (Reward)**

Users who are active in a channel receive compensation from the channel manager according to their activities and contributions. Channel managers and channel participants receive rewards from advertisers if ads are posted on the active channel.

- **Payment**

Channel Manager: The channel manager uses CREET to provide compensation to the channel participants.

Advertisers: uses CREET for execution of marketing within the channel at advertisement stock exchange

Participants: Use CREET as a payment method for in-channel services and product purchase such as channel market and channel entrance fees.

- **Benefits**

Additional benefits could be offered by CREET depending on holding the amount of CREET

### Circulation

Channel administrators create a continuous cycle of CREET in the ecosystem by redistributing marketing costs received from advertisers or services received from users and payment costs to channel participants as compensation for activities within the channel.

### Transaction

To obtain marketing executive and marketing benefits, channel managers can purchase CREET from channel services, product purchases, and participant benefits from the cryptocurrency exchange to obtain in-channel activity compensation and channel benefits.

# 04-2.

## TOKEN ECONOMY CREET USAGE

### Compensation (Rewards)

- **CREETA Referral Drop**

Channel administrator purchases CREET at stock exchange for promoting a link of channel participation and set a limitation of CREET as daily compensation. Participants invite an acquaintance to the channel by promoting a link of channel participation. When a new participant enters through a participation link, CREET is rewarded to both recommender and participants.

- **CREETA Ad Drop**

Channel administrator computes a marketing fee as CREET within the channel.

Then, advertisers agree with the marketing request and post the advertising contents within the channel. CREET is rewarded to both channel administrator and members who participate in the advertisement.

### Payment

- **Channel market**

The channel manager sells products and services using CREET as a payment method.

Participants purchase with CREET and use services and products.

- **CREETA Advertising Exchange**

The channel advertiser targets the desired channel and sends the advertising request containing the marketing cost (CREET) and marketing content to the channel manager. The channel manager checks marketing content and costs and approves/rejects them. Marketing content in the channel is published when marketing approval is granted. CREET will be offered as a reward to participants in marketing and to channel managers.

### Benefits

Provides a level system based on the CREET's holding amount.

Depending on the level, compensation rates and fees for channel services, cryptocurrency services change.

# 04-3.

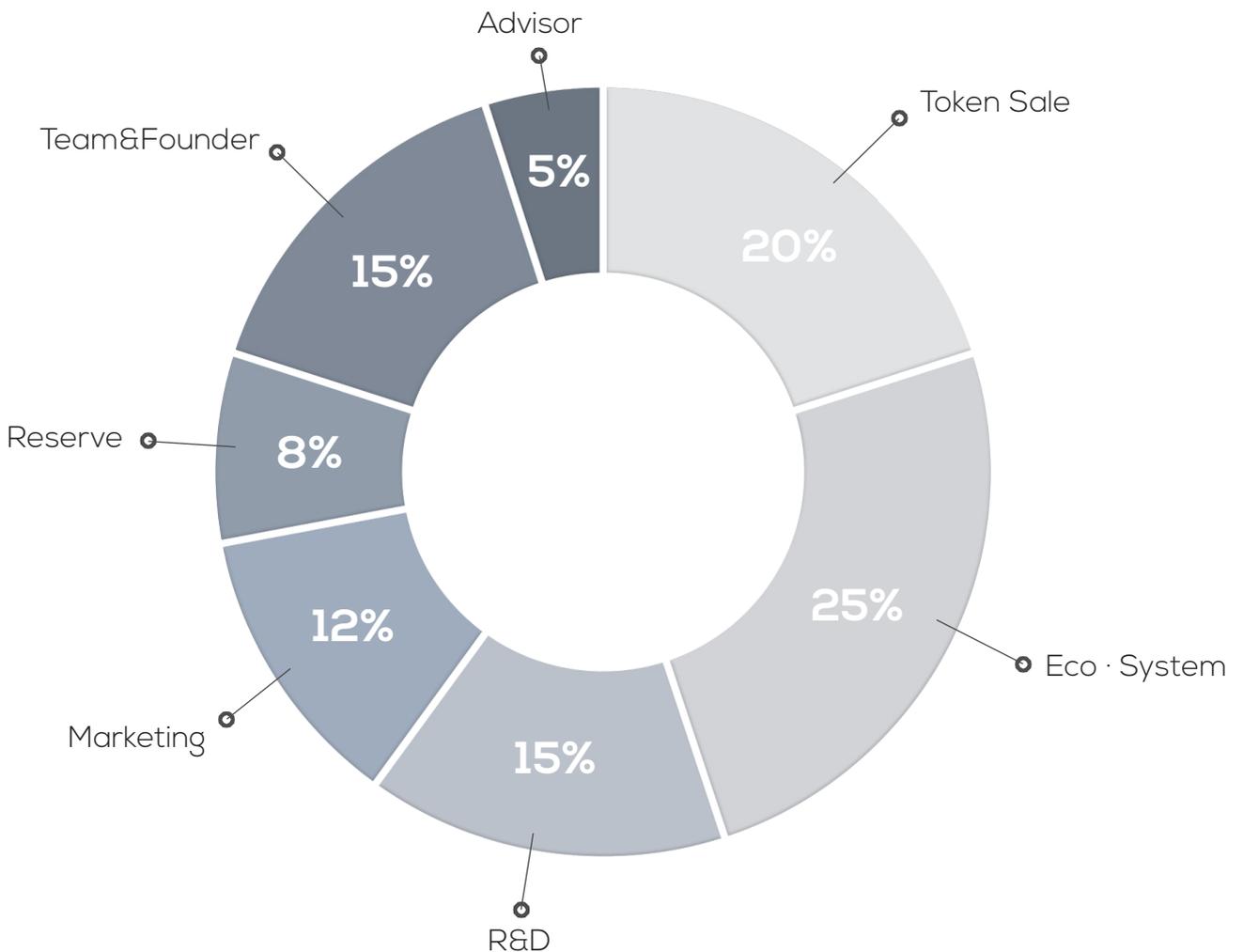
## TOKEN ECONOMY ISSUANCE AND ALLOCATION

### Publication

Publisher: CREETA LTE. PTE.

total number of publication: 100 Billion

### Allocation



# 05.

## TECHNOLOGY STRATEGY

Most of Blockchain companies aim to construct the network of Mainnet Blockchain itself which is appropriate to their own services. Mainnet Blockchain network is trying to offer a high-performance system of traffic handling, security, transparency, and decentralization by offering the most suitable Blockchain environment to the designated service domain.

Interestingly, most Blockchain companies develop Blockchain main-net Blockchain for dAPP services, however, convenient and useful dAPP services are not available for general public to use.

Ultimately, it means that main-net Blockchain network as a platform for dAPP is limited to main-net which is only for own services. To develop a Blockchain technology, convenient and useful dAPP services for the general public to use are more necessary, rather than the appearance of high-performance main-net.

With a current situation that all the Blockchain companies constantly invest much to develop main-net, it is more necessary to develop dAPP for the general public to use and select an appropriate main-net for a Blockchain technology development.

Accordingly, we have set up a goal, dAPP development as a first priority and made a blueprint as a long-term plan for main-net development. Once successful dAPP appears for the general public and experience of operation is accumulated regarding dAPP service, we have established a strategy of Blockchain development under the assumption that appropriate main-net development is practicable as indicated below.

### CREETA Three steps Development Plan

- **Developing CREETA Messenger**

Development of Smart Context-based dAPP Messenger using CREET token and CREETTA Wallet with basic functions such as cryptocurrency transfer, receipt, and transaction

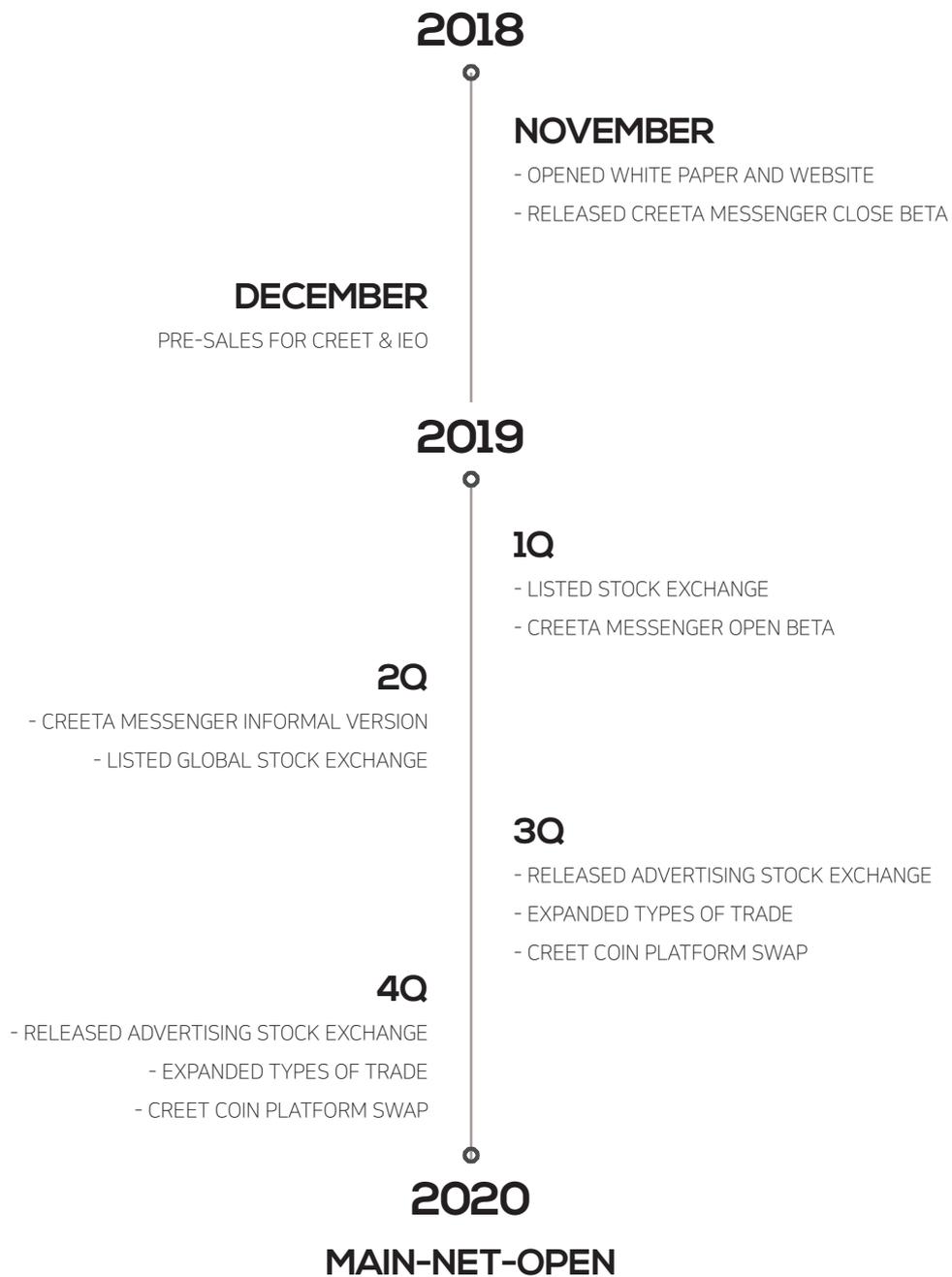
- **High performance main net SWAP**

The development of the CREETA ecosystem changes to high-performance main-net that handles high-capacity traffic, low-cost fees, and supports a wide range of functions.

- **CREETA Blockchain Network**

Based on the development of the CREETA ecosystem and the accumulation of operational experience, the main-net optimized for dAPP operation is selected and developed on its own.

# 06. ROADMAP



# IMPORTANT NOTE

## **Disclaimer of liability**

To the maximum extent permitted by the applicable laws, regulations and rules, CREETA Company shall not be 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 this Whitepaper or any part thereof by you.

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7. You are fully aware of and understand that you are not eligible to purchase any CREET if you are a person from any restricted locations as set forth in the Terms of Service (or equivalent document) of the digital token exchanges where CREET is listed;
8. You have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of digital tokens, blockchain-based software systems, blockchain technology and smart contract technology;
9. You are fully aware and understand that in the case where you wish to purchase any CREET, there are risks associated with digital token exchanges and their business and operations;
10. You agree and acknowledge that CREETA Company will not be 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 this Whitepaper or any part thereof by you, including in relation to:

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- ii. Any failure by CREETA Company to list CREET on digital token exchanges;
- iii. Your use or inability to use at any time the services or the products of the CREET Chain platform or CREET;
- iv. Any security risk or security breach or security threat or security attack or any theft or loss of data including but not limited to hacker attacks and losses of passwords or private keys;
- v. Your failure to properly secure any private key to a wallet containing digital tokens; and

11. All of the above representations and warranties are true, complete, accurate and not misleading from the time of your access to and/or acceptance of possession of this Whitepaper or such part thereof (as the case may be).

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THERE IS NO GUARANTEE THAT THE FUNCTIONALITIES OF CREET, OR THAT THE CREET TOKEN ECONOMY INFRASTRUCTURE, WILL BE DELIVERED OR REALISED. IF ANY OF SUCH RISKS AND UNCERTAINTIES DEVELOPS INTO ACTUAL EVENTS, THE BUSINESS, FINANCIAL CONDITION, RESULTS OF OPERATIONS AND PROSPECTS OF CREETA COMPANY COULD BE MATERIALLY AND ADVERSELY AFFECTED. IN SUCH CASES, YOU MAY LOSE ALL OR PART OF THE VALUE OF CREET. IN THE EVENT THAT YOU HAVE PURCHASED CREET, YOUR PURCHASE CANNOT BE REFUNDED OR EXCHANGED.

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