

SPENDCE

Payment Solutions At Your Finger Tips

SpendCE.com

WHITEPAPER V. 1.0



Payment



Wallets



Cards



Crypto & Fiat



Mobile



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Executive Summary

The future of cryptocurrency is here



Spence, which is situated in Australia, is the future of the cryptocurrency world. The company is looking to revolutionize the cryptocurrency realm with their seamless services and innovative outlook. The company has a goal to bring payment solutions in the reach of every individual to bring out ease in payments. The spence platform will allow users to spend their crypto currencies and pay for items priced in fiat. Allowing users to buy any product they want even when the seller only accepts fiat. Spence will seamlessly convert the users crypto into fiat at time of payment allowing tokens such as BTC to be spent anywhere, bringing usability to the crypto world. The privacy of every user is respected, while the users hard earned money is safe with the company with potential for growth.

Wallet services

The digital wallet presented by the company is a fantastic product used for storing your money in tangible or intangible forms, providing you the ability to invest or withdraw it in mere seconds. The transactions are end-to-end encrypted, providing you all the security you require. These transactions are not headed over by any third-party or governed by any public figure which makes it totally decentralized. The money you are trying to withdraw is in digital form.

Better Blockchain

With the craze of Bitcoin reaching new heights every moment, new blockchains have entered the market with their new and improved currencies. This introduction of Bitcoin helped us deliver a

blockchain which is better than it, providing you better results with less disadvantages. The invaluable experience by the previous cryptos have given us an upper hand making us one of the most prominent figures in the crypto playground.

Sustainable solution

We believe in sustainable investment with awesome returns. Getting short term returns is not our motive as we want to provide you with an investment solution that you could use without an iota of doubt. The support of the community can help us bring a change in the society by making it free of paper money. With proper collaboration and networks, we could bring out favourable results for every individual in the society. By allowing currencies like BTC to pay for fiat items crypto currencies will finally have a major use case and can be mass adopted.

We have a vision to provide financial freedom to every individual, while delivering payment solutions at your finger-tips. We have partnered with many banks to help us achieve this goal.

Company Details



- **Company Name:** Spendce.com
- **Company EIN:** SPE
- **Company Address:** XYZ

Advancement Highlights	Comments / Status
Company Incorporation	AUS / EUROPE / USA (in process now)
Licence for Fiat	Money Institution Global (in progress)
MVP	Hiring in-house software developers
Partners	Card Issuer (in progress)
Development & Marketing	Preparation started in Q3 2020

We are looking to expand our business model by launching our business worldwide and achieve globalization.

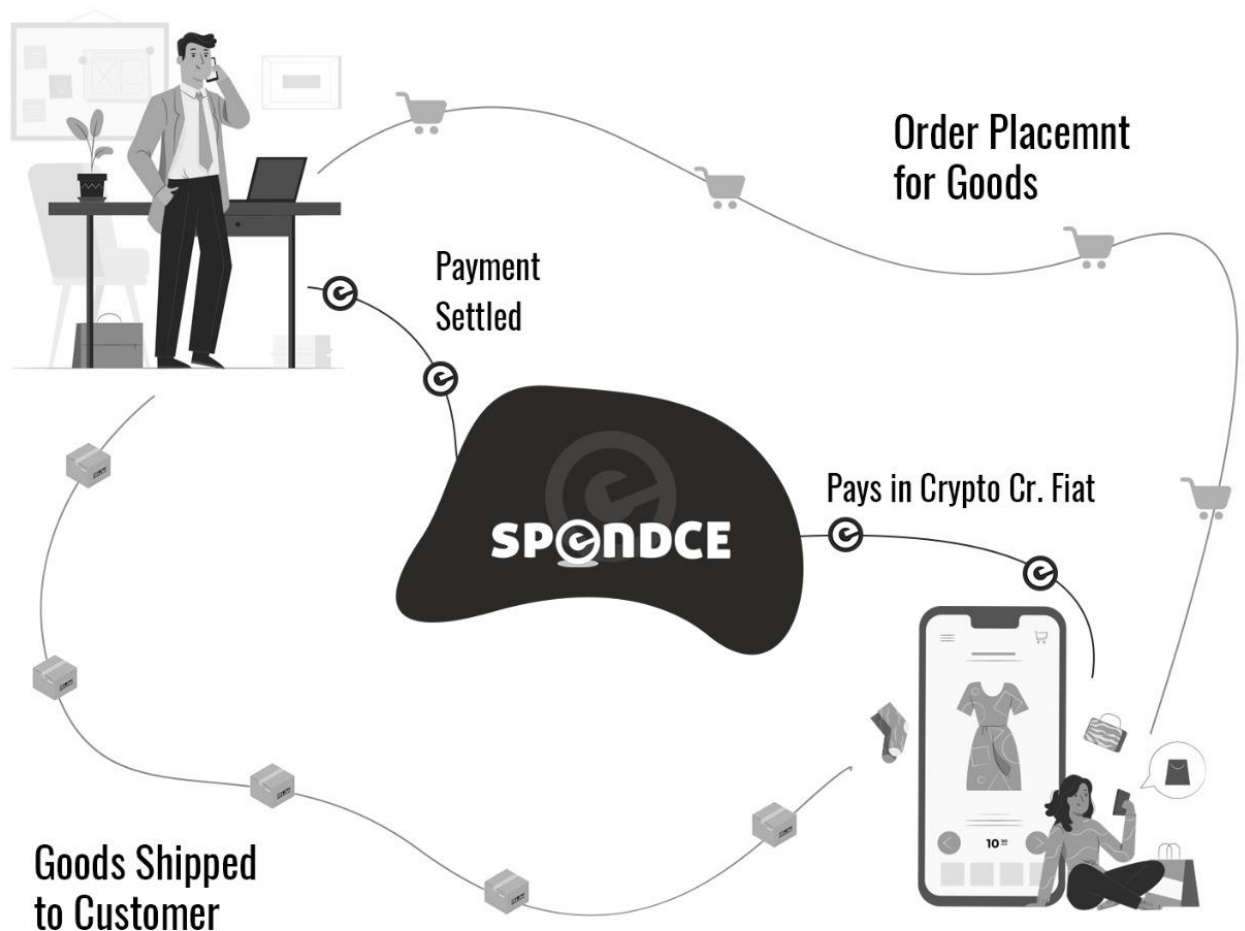
Short Information about Spendce.com Business

Spendce.com is pushing the boundaries as a blockchain based platform which is entitled by some of the smartest contracts. It's not just a bank that will offer future services like easy deposits, payments and lending services, international transactions, ATM facility or convenient withdrawals Spendce.com also serves as a cryptocurrency exchange for the world of business and consumers. Spendce.com will

bring usability to the blockchain by allowing crypto currencies to pay for fiat items, anywhere in the world.

Mission We Carry At Spendce.com

We have taken an oath to be the best gateway between the traditional and new financial patterns with the systems which run on cryptocurrencies to empower the whole financial ecosystem which can easily provide a framework where the interoperability is conveniently possible between the two.



We at Spendce.com Aim To

- We aim to replace the need for fiat bank accounts by enabling crypto currencies to pay for anything regardless if the merchant only accepts fiat payments.
- Help all kinds of cryptocurrencies gain the sustainability for daily transactions and make the crypto-finance world easily accessible for each citizen.
- Keep the transparency of records for each and every transaction in the ecosystem.
- Make the cryptocurrency a preferred option for purchases and payments in the business world.
- Creating an effortless and all-in-one platform which can revolutionize the conventional methods used in banking systems.
- Ensure that Spendce.com's suite of extensive and thorough products and services of banking will set a new benchmark in banking and financial services all around the globe.

(iii) Spendce.com is a Mixture of six Strong Elements

Spendce.com Money

Spendce.com Money includes cryptocurrency and fiat payment gateways for all shops in the world. Every Personal or Business account enjoys easy deposits/withdrawals, instant transfers and fiat payment gateways. Web and mobile app versions are also available and there is also a debit card provided to each account holder.

Spendce.com Bank

With the help of Spendce.com Bank faster and hassle-free international transactions and payments have been made possible at a very affordable cost.

Spendce.com Cash

With the help of a cash machine or ATM machine, Spendce.com Cash allows all kinds of cash transfers, be it withdrawal or a top up with cash (through agents or cash machines). There is also a payment gateway for POS for every real shop and every kind of service provider. There are some future plans regarding the addition of payment cards for easing out the access for both fiat and crypto.

Spendce.com Token (SPE)

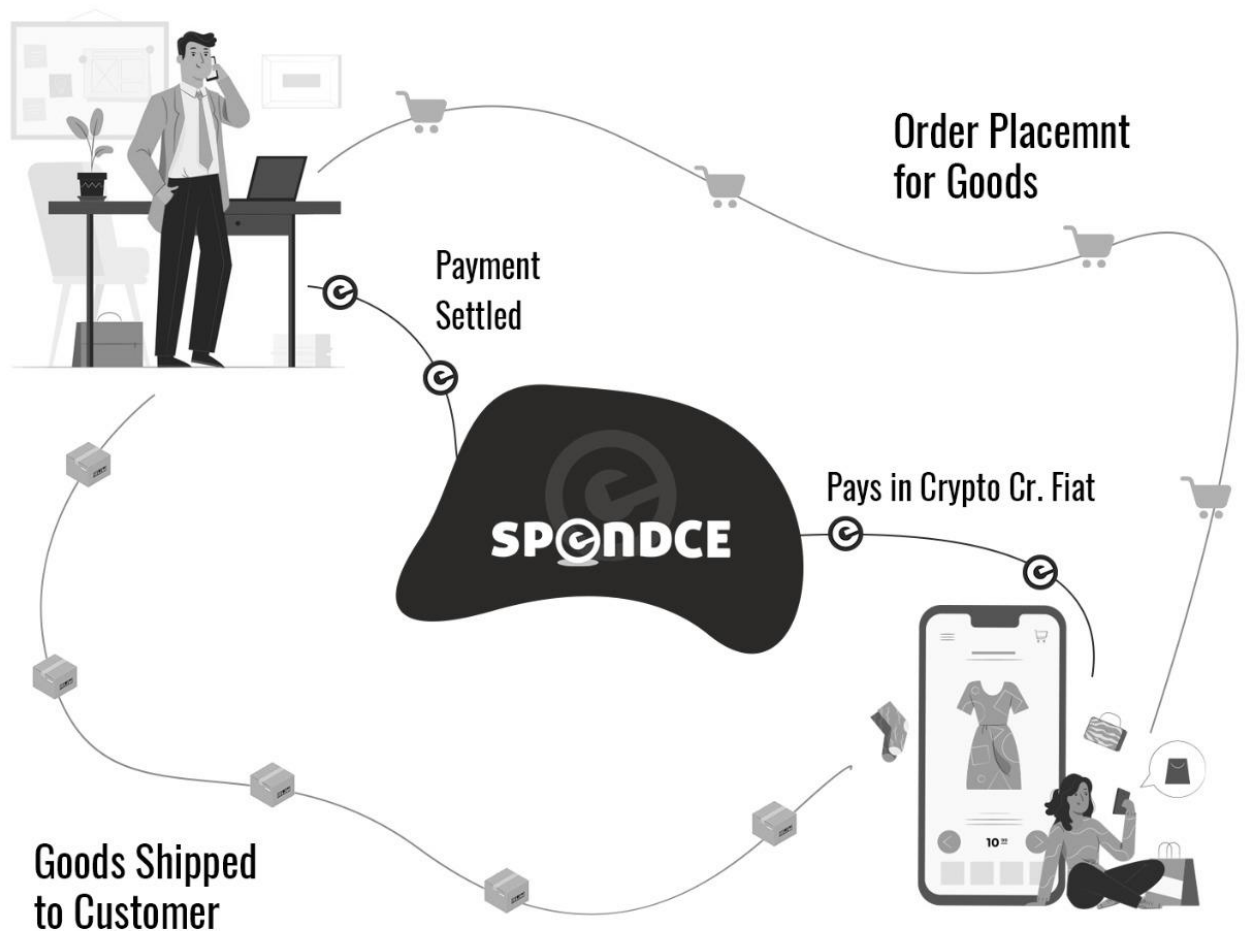
Spendce.com Token is formed for many purposes. It can be used in the Spendce.com platform as its main cryptocurrency. This token can also be used as main or side cryptocurrency on other crypto platforms. It will also be tradable on various exchanges.

Spendce.com API's for Third Party Integration

The token will be used across every Spendce.com platform. With Application Programming Interface aka API for Third-party integration, there will be connectivity between devices and programs. This way Spendce.com can serve for exchanges and other purposes. Open secured API will be developed so other programmers can easily access and integrate with their websites and applications.

Spendce.com As Financial Technology (FinTech)

Spendce.com is designed in such a way that it will blend perfectly with the technology you are looking for. Improve your digital finance experience with Spendce.com fintech. Spendce.com's innovative ways will improve the use of fintech services with perfect delivery for end-users.



Problem & Market Scenario

The increased fluctuations in the finance world has caused the global public to lose faith in the banking system. This particular volatility was one of the most prominent reasons which gave birth to Bitcoin, the cryptocurrency. The loss of trust from people in the banking system unfolded with the peer-to-peer electronic cash system based upon the technology known as blockchain.

Times Of Intermediary Are Long Gone Now

If seen in moderation then the blockchain system has made the need for trust obsolete in matters of transactions. It basically and simply means that the businesses and individuals will no longer be requiring all those intermediaries for managing the trust in transactions.

Bitcoin is one of the applications of the blockchain system. Since the inception of the cryptocurrencies, the world has seen a global rise in new innovations which are structured by pioneering the crypto tokens to interrupt all the conventional industries.

Spendce.com will bring the usability to BTC, ETH and all other crypto currencies they need to thrive by finally allowing them to be used as a payment option at all stores without the stores needing to adopt new technology.

Rise In Cashless Payments

The past decade saw its highest increase in the global non-cash transaction during the time period of 2014-15 when the non-cash transactions touched the rise by 11.2% reaching to USD 433.1 billion. Transactions through Debit Cards & Credit Cards were highly preferred in the year 2015 while the check usage was continuously going down the lane.

Debit Cards contributed highest in all the non-cash transactions in the year 2015 by 46.7% and Credit Cards was following behind with 19.5% in overall non-cash transactions worldwide.

Covid as seen the acceptance of cards above cash skyrocket in the last year.

A particular Retail Banking Research study has found out that the share of credit transfers have also seen a big time high. They have been used for high-value payments like salaries of employees and other business to business payments.

Such tremendous growth of non-cash transactions has not stopped anytime soon as cards are now also being preferred for small payments and with products like contactless cards & EFTPOS terminals. Since the systems have enabled the real time transfers the growth in credit transfers have also been quite significant.

Key Findings

- Normally the international or cross-border payments have mostly been of higher value. 46% of the international transactions have been from \$100 to \$1000 and 34% of the same have the value of more than \$1000.
- An average B2B transaction has a value of around \$1878 where on the other hand an average P2P has a transaction value of \$351 which is still higher than any average C2B transaction standing at \$210.
- Generally, national to cryptocurrency payments build around two-thirds of overall payment company transaction volume where on the other hand notional to national currency transfers hold the space by 27% and cryptocurrency to cryptocurrency payments hold the space by 6%.
- Around 21% of payment companies choose national to national currency payments whereas nearly half of the payment companies do not even process any national to national payment.
- It won't matter if companies don't accept crypto payments, users pay in crypto - we convert it to fiat - payment in fiat.

Emergency of Cryptocurrency

It has been widely noted that cryptocurrencies always come into existence when the local currencies fail to fulfil the performance expectations of the people.

The enormous growth in the cryptocurrency market capitalization has been noticed in November & December 2017. The capitalization exceeded \$650 billion on 21 December and a slight drop noted for a while after that. Over the years the number of cryptocurrencies and digital assets rose from 617 to 1335.

The evolving trends for considering cryptocurrencies for different kinds of purchases have made many start-ups launch their specific platforms for the crypto economy. If we look closely, our current financial system is very weak and has multiple drawbacks. Due to the centralized nature of the present financial payment system, it has been finding it very difficult to dodge the high fees.

We can take the example of PayPal as it charges 2.9% plus \$0.30 per sale (in the United States of America). The seller and buyer are always affected by this and the seller has to keep their prices higher to cover these extra charges.

USE CASES (MVP)

Spendce.com is set to complete the development of Minimum Viable Product (MVP) for the Spendce.com services. The launch of the Minimum Viable Product is set after the ICO closure. The MVP will be used by the team for collecting validated learning points about the user experience and functionality.

MVP for Spendce.com Services

1. Multi-currency Wallet
2. Peer to Peer Instant Transfers in Spendce.com system
3. Currency Conversions
4. Access Web App
5. Deposits in Fiat and CryptoCurrency
6. Withdrawals in Fiat and CryptoCurrency

Fig. no. 1

Products and Services offered to 3rd Party Developers.

The products and services offered by the third-party developers are:

1. API Payments
2. Card Issuance
3. Smart Contracts
4. KYC and Compliance Services
5. Data Analytics
6. App Marketplace
7. 3rd Party Services

Fig. No. 2

Products and Services offered to Public

Products and Services offered to the Public by Spendce.com MVP are:

1. Factoring
2. Multi-currency Wallet
3. Access to Mobile and Web App
4. Withdrawals in Fiat and CryptoCurrency
5. Instant Transfer
6. Cross Border Payments
7. Currency Conversions
8. Investments
9. ATMs
10. Deposits in Fiat and CryptoCurrency

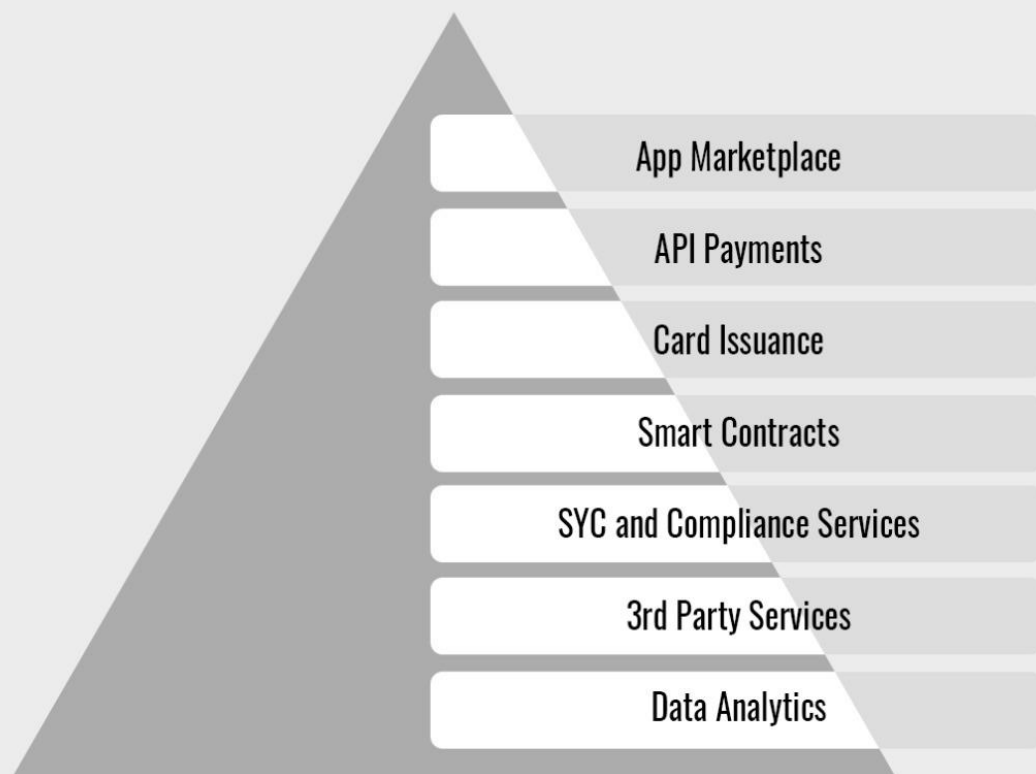
Fig. No. 3

Products and Services Offered to Commercials

Products and Services offered to commercials by SpendCe.com are:

1. Payment Settlement in Fiat and CryptoCurrency
2. Multi-currency Wallet
3. Access to Mobile and Web App
4. IBAN Account
5. API Integration
6. Smart Contracts
7. Instant Transfers
8. Invoicing
9. Currency Conversions
10. White Label Offering

Product and Services offered to 3rd Party Developers



Idea

The idea behind Spendce.com is simple yet effective for using crypto and money. Traditional methods of finance are changing. The change would be significant for many people shortly. The idea of Spendce.com is to help in shaping and changing the financial paradigms and systems of cryptocurrencies. We @ Spendce.com will make crypto currencies like BTC usable by making them usable as payment to all stores, user pays in crypto – Spendce.com converts it to desired fiat currency – payment is made to the merchant, this will all be automated and nearly instant.

We Aim:

1. To make cryptocurrency a stable currency for day-to-day use. possible use of currencies like Tether or USDC as its a stable coin, no risk for user
2. Make crypto-finance easily available for the citizens.
3. Help the understanding and working of crypto finance better for everyone.
4. Change the traditional finances to modern and digitally empowered crypto finance
5. Provide more freedom and governance for the crypto holders

Mission

Spendce.com is on the mission of changing the traditional methods of finances and systems to more stable and trusted crypto finances. Spendce.com also focuses on the stability of both types of currencies and makes the operations between the two quite easy. The main objective is to create a framework and ecosystem that empowers the new and modern finances.

Aim:

1. To attain a stable cryptocurrency market.
2. To enable Cryptocurrency for everyday transactions and crypto-finance for everyone.
3. Attain crypto finances a status is a business for purchases and payments.
4. Spendce.com will focus on creating a simple and all in one platform to make the shift from traditional to crypto finances.
5. Making the trendy cryptocurrency revolutionary change and with Spendce.com make a benchmark in the banking and financial services.

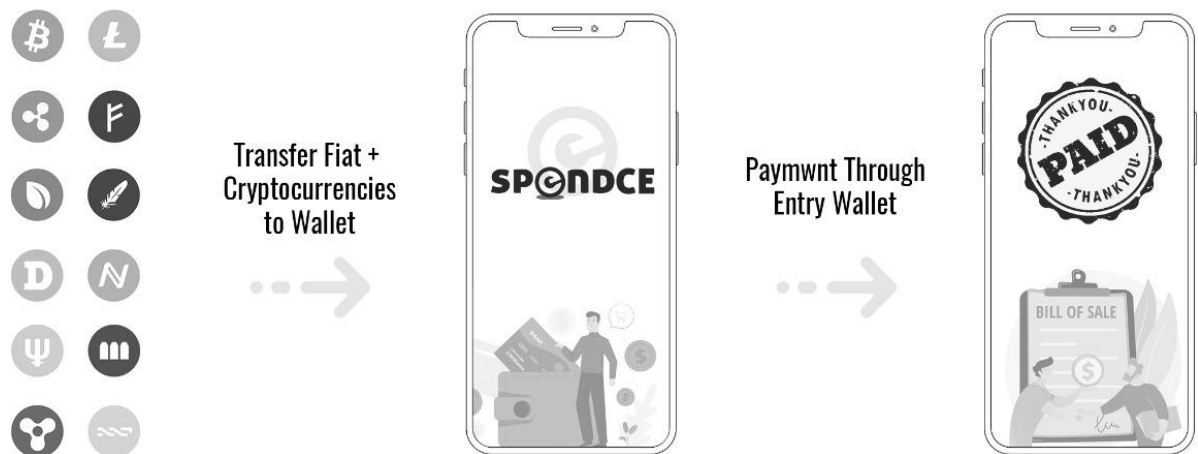
Vision

The visionary ideas of Spendce.com aim to revolutionize the traditional financial market into a trusted crypto financial market. The aim is to attain stability for the cryptocurrencies so that the holder gets more freedom in using cryptocurrency.

Aim:

1. Attaining stability for cryptocurrencies
2. Make Spendce.com an all-in-one platform for all types of products and services in the banking and finances sector.
3. Make cryptocurrency easy to use for everyone.

4. Revolutionize the financial market from traditional to crypto.



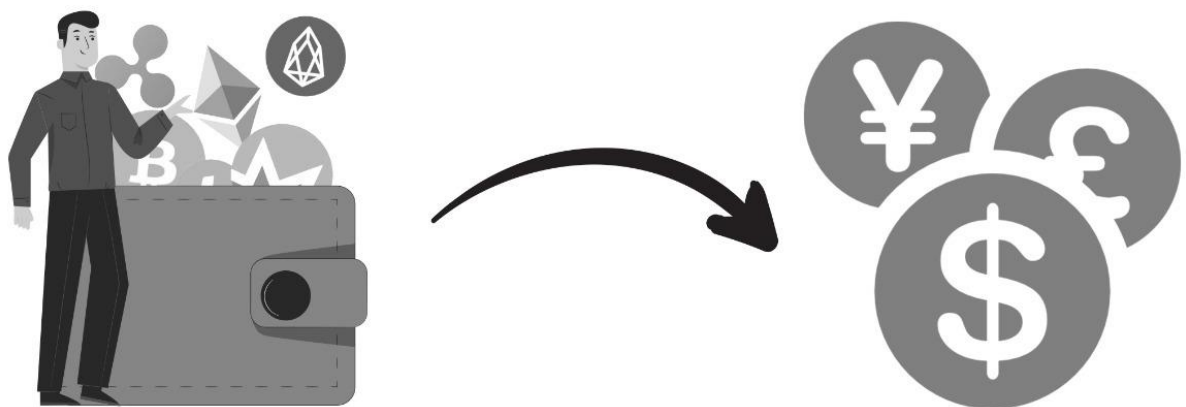
✓ Accepts Multi Currencies

✓ Decentralized Trustless Storage

✓ No Limit to Transaction Volume

Spendce.com: Minimum Viable Product (MVP)

Minimum Viable Product is also known as MVP is a concept where a new product is launched, which allows the team to learn the most about the customers with the least efforts and maximum amount of validated learning. MVP will help Spendce.com to learn about the customers and help the team develop their product and services which will optimize the revenue model. It consists of the features that will attract early-adopters to validate the idea. This idea and the customer interaction will help in developing the product or service in the early development cycle which will later help in developing the final product.



Instant Conversion of Crypto Currencies to Fiat Currencies

Apps

Wallets:

Just like a physical wallet or purse you also need a place where you can hold your digital cash. This is why Spendce.com Wallet is one of the crucial features. Being a multi-currency digital wallet, it allows the users to store different cryptocurrencies and hold electronic private keys for different users. This allows the user to make payments through blockchain assets and monitor the balance of the account.

Cards:

With physical and virtual card services Spendce.com will make the payments easy for the customers. It will be directed from the individual's wallets or holding to another merchant's bank. Through various global network partnerships, safety and security are ensured. Also, with the technology, the debit cards will be managed and controlled by the mobile app for easy use of the user.

Payments:

Make the payments more securely and easily through the mobile app. With digital cryptocurrency, everything is stored in your hand and with ease in payments through a controlled system making payments securely. Also, with different partnerships with the merchants and others, stability will be maintained.

Token or SPE Currency

Token is an electronic or virtual currency token that acts like currency and flows in the SpendEC.com ecosystem. It is a cryptocurrency token which is used on the SpendEC.com platform for peer to peer direct transactions. Usually it is used for micro payments. Also there are many benefits of Token or SPE Currency.

Merchant Solutions

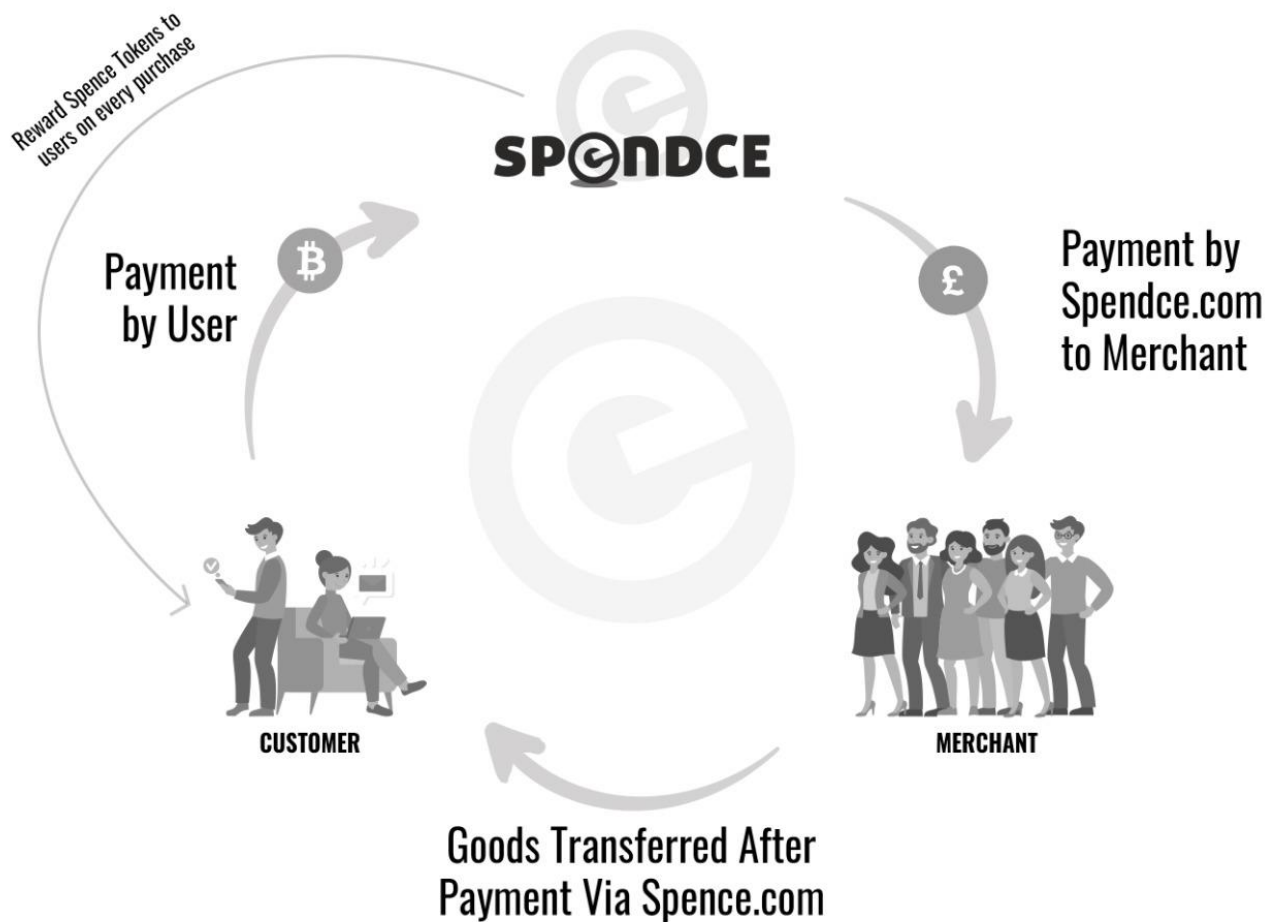
Businesses and customers require a tool to accept payments as the transaction takes place. SpendEC.com provides complete merchant solutions for their users via different merchant services companies. With the complete merchant solutions Spendce.com accepts payments via cards or any other method of electronic payments.

Money Transfer

Spendce.com makes money transfer easy for their customers and also reliable. Money transfer is crucial in today's world. With the traditional finances changing towards digital finances, money transfer is the main central point of the finance industry. Spendce.com offers ease in the transfer via various methods.

Future Planning

The future is bright for cryptocurrencies. With a visionary approach and quiet stability in the financial market, Spendce.com is set to give users a perfect solution for their digital finances. With all the exciting service Spendce.com will be the one-stop solution for understanding and boosting digital finances.



SWOT-Analysis

Strengths	Weaknesses
The idea will bring usability and mass adoption to all cryptocurrencies	Lacks financing
Self-developed Products	Lack the promotion in the media
Cryptocurrency attracting investors	Dependence on liquidity providers
Currently in partnership with different companies for providing flexibility	
Taking part in major crypto conferences in the world	
Experienced in the field of development	
Token using real use-cases business model	
High scores from the world-leading crypto rating agencies	
Diversity in the team from the industry to optimize the better result	

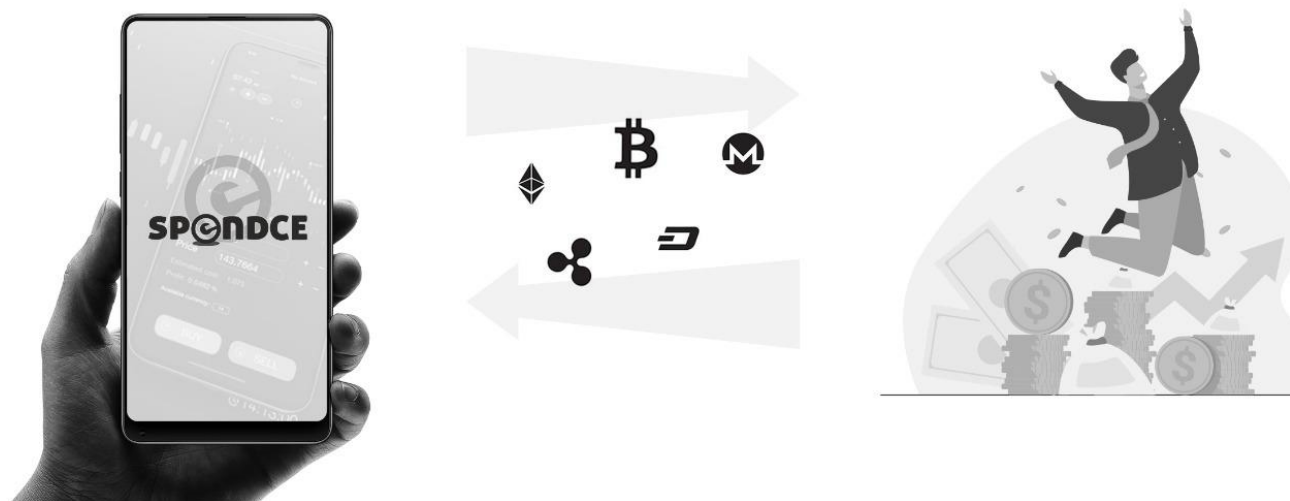
Opportunities	Threats
Crypto is gaining popularity in the masses	Hack attacks
Spendce.com can be an independent liquidity provider in the future	Government bans in some jurisdictions
Sophisticated Roadmap to legalize business	Technical glitches and Human errors
Social media acting support for making crypto popular	High volatile nature of cryptocurrency
Crypto bull run 2020 and early 2021	

Strength of Spendce.com

The major strength of Spendce.com is that it aims to provide its services to everyone. As the world is digitizing at a very fast rate, Spendce.com focuses on the new currency which is not dependent on any authorized institute. With easy access and advanced security, Spendce.com is creating an all-in-one solution for the market. with the most effective strategy to tackle the problems in the current scenario around the world.

1. A platform that unites an all-in-one solution for the users. It is a blockchain-based platform that provides multiple services. Services such as Crypto and Fiat, Mobile application services, Wallets, Payments, cards, etc. Also, with technological advancements, everyone can get access to these services from almost anywhere.
2. With the increasing frauds and lack of security, Spendce.com provides enhanced security in crypto/fiat payments. Working in a legal framework all the necessary KYC/AML procedures will be conducted. This will keep both projects and customers at bay from fraudulent activities.
3. The procedure might seem complicated but it is not. However, the initiative of educating the users is taken up by Spendce.com. With video tutorials it will be easy to understand the basic concept and help newcomers to enter the cryptocurrency market.

Traers can Utilize Spence.com Platform to Achieve Maximum returns in Crypto Markets





Roadmap

Date: Q3 2020

- Spend.CE.com started

Date: Q1 2021

- Blockchain listener for transactions was completed
- Ecosystem and infrastructural plan were created
- Website created for Spend.CE.com

Date: Q2 2021

- Spend.CE.com one-pager, pitch deck and Whitepaper created
- Spend.CE was added to major rating agencies list
- Promotional video for Spend.CE created

Date: Q3 2021

- An authentication form was created
- Supporters' community created
- Token Sale form Created

Date: Q4 2021

- Spend.CE enters social media platforms
- Announcement about Token Sale made on social media
- Spend.CE live roadmap created
- Blog section launched for new coverage and news update

Date: Q1 2022

- Unified registration infrastructure completed
- Spend.CE Crypto Wallet service launched
- Promotions for Spend.CE.com on all traditional and digital market
- All products of Spendce.com are now SEO optimized

Date: Q2 2022

- Spend.CE Blockchain-based bank launched
- Spend.CE token integrated into bank and wallet
- Spend.CE payment system launches buy option
- Sell option also added to the payment system
- Payment system connected with the bank and wallet

Date: Q3 2022

- Finalising partnerships with large financial card issuers Several debit and credit card coverage integrated into the Spend.CE payment system
- Home pages are added to all the products provided by Spend.CE.com
- Spend.CE.com crypto learning created

Date: Q1 2023

- Implementation of one-click instant transfer between all the products
- Mobile banking application for Android and iOS released
- Holders of Spend.CE.com tokens within the ecosystem will have a lower transaction fee on a progressive scale
- Filing the small payment institution license
- Spend.CE allows a discount for the token holders in the ecosystem

Date: TBC

- Launch of Spend.CE crypto Loan module
- Sell function added to Spend.CE payment system
- Spend.CE.com customers can access SEPA payments
- Spend.CE.com Customers can not access wire transfer
- Debit and Credit cards in personal account implementation feature added
- Spend.CE.com Debit card ready for distribution
- Completion of Spend.CE.com Ecosystem

Financial Planning

Spendce.com is a service-based platform and their major earning comes from the service sector. Keeping the market shift in mind and aiming at a larger customer base it is also important that the fees are not that high. Most services provided are free for the customers. However, the decentralized services are lower for the customers, on the other hand, the centralized services are charged as per the competitive charges in the market.

‘One Window’ is the method which is chosen by Spendce.com, this is to make things easier for the customer as this way everything a customer decides can be found in one place. Important services like a simple payment gateway to peer-to-peer banking will be easily accessible for the customers in one place. This also influences the market and customer base of Spendce.com. Keeping everything simple and providing a one-way solution to the customers attracts more customers. Spendce has also planned on their premium services with monthly fees.

Market Size of Financial Services

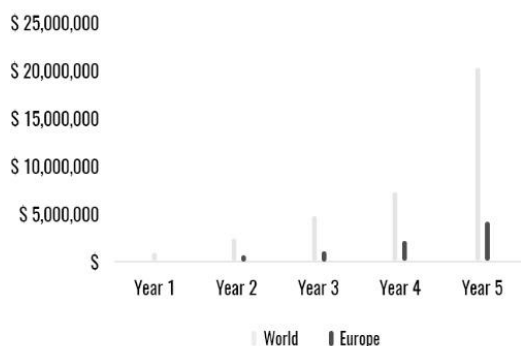


Market Size of Digital Payments

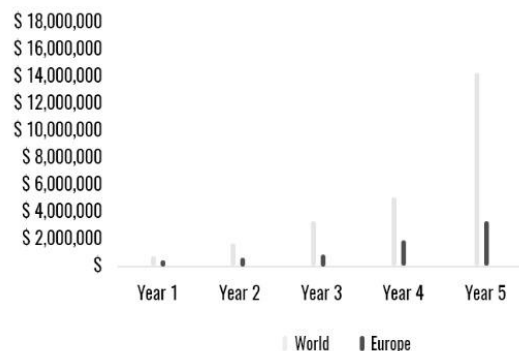


Potential Capture by Entry

Financial Services



Digital Payments



(Note the numbers on Y-axis represents numbers that must be changed)

The financial services economy is huge and digital payments are as equally huge as the service sector. It is a trillion-dollar market so a small share could be millions of dollar business for a company.

Global Representation

Starting from a slow point, Spendce is planning to expand worldwide. This will help in moving and gaining access to new markets, talent pools and open up several new opportunities for the business that will boost the economy, hence the growth of the company. Also, with such planning before the ICO, Spendce.com aims to have more than 100 representatives worldwide. The initial stages of the company focus on the promotion of the company through various means and representing the company in various events. Also, the global reach of the company will resolve many issues like law, requirements and location functions, etc.

Global Compliance

The smooth function is important for every business and aiming to be global, Spendce.com will ensure the following for multiple jurisdictions to enable cross border payments for their customers. This will help in connecting the financial sector across the globe in a better way. The offices in different countries will also contact and partner with local banks to give a smooth flow of crypto services. This will help in expanding at a global level. This step will also help in the mitigation step, as it allows the company to secure payments and deposits on a global scale. However, the geopolitical scenario requires cryptos to be quick and alert. This helps in forming the structure in case any political crisis arises.

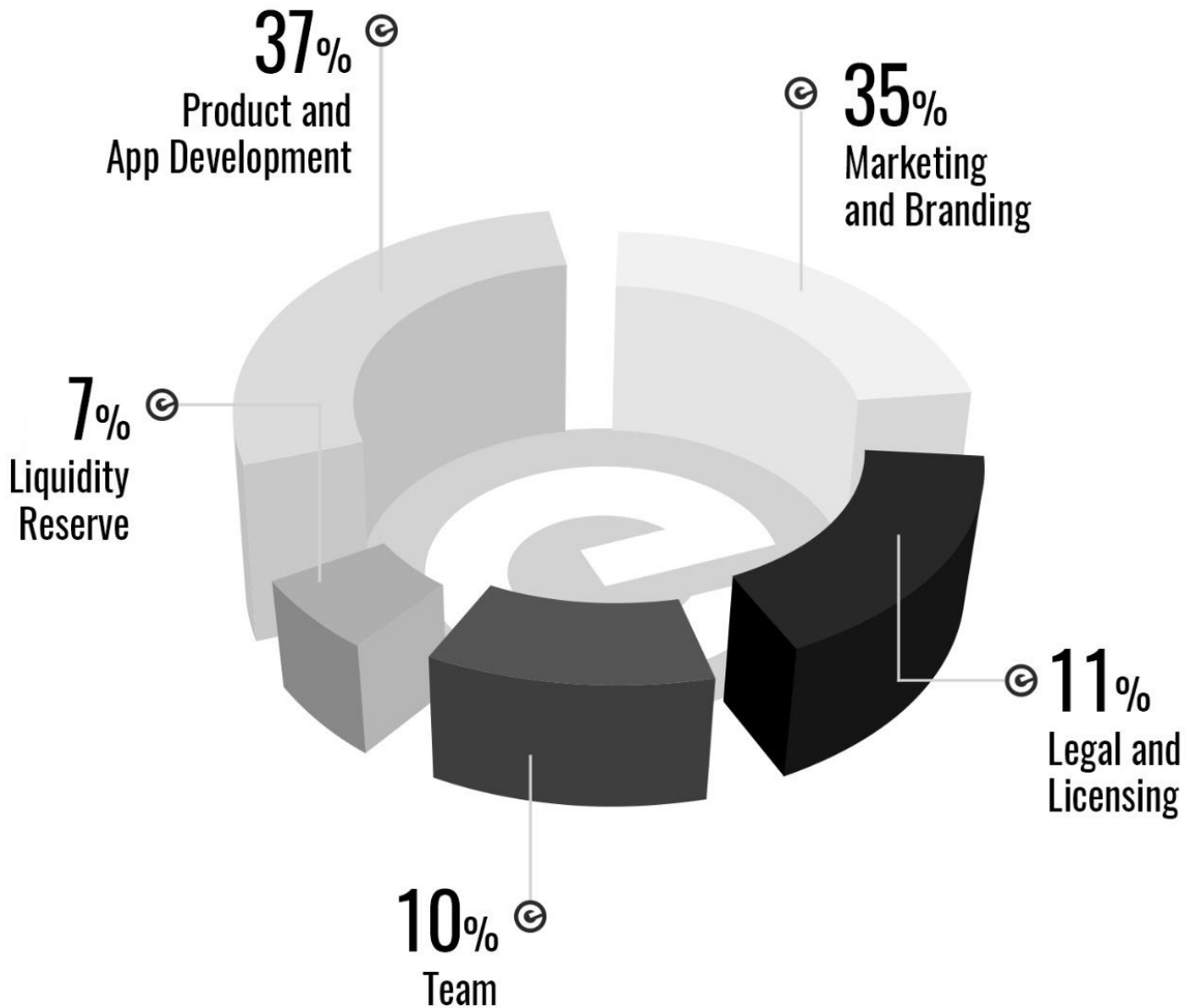
Spendce Vision and Planning

Spendce is set to do something different and unique. The approach is similar to other cryptocurrency but what sets them apart is the vision and the planning that goes into it. Also, Spendce's approach is surrounded by the company, finance and customers. Spendce ensures the growth of the ecosystem and users in all possible ways. This also enables the company to maintain stability in business, market, payments, etc.

Funds and Token Allocation

Funds Allocation

Funds and Token Allocation



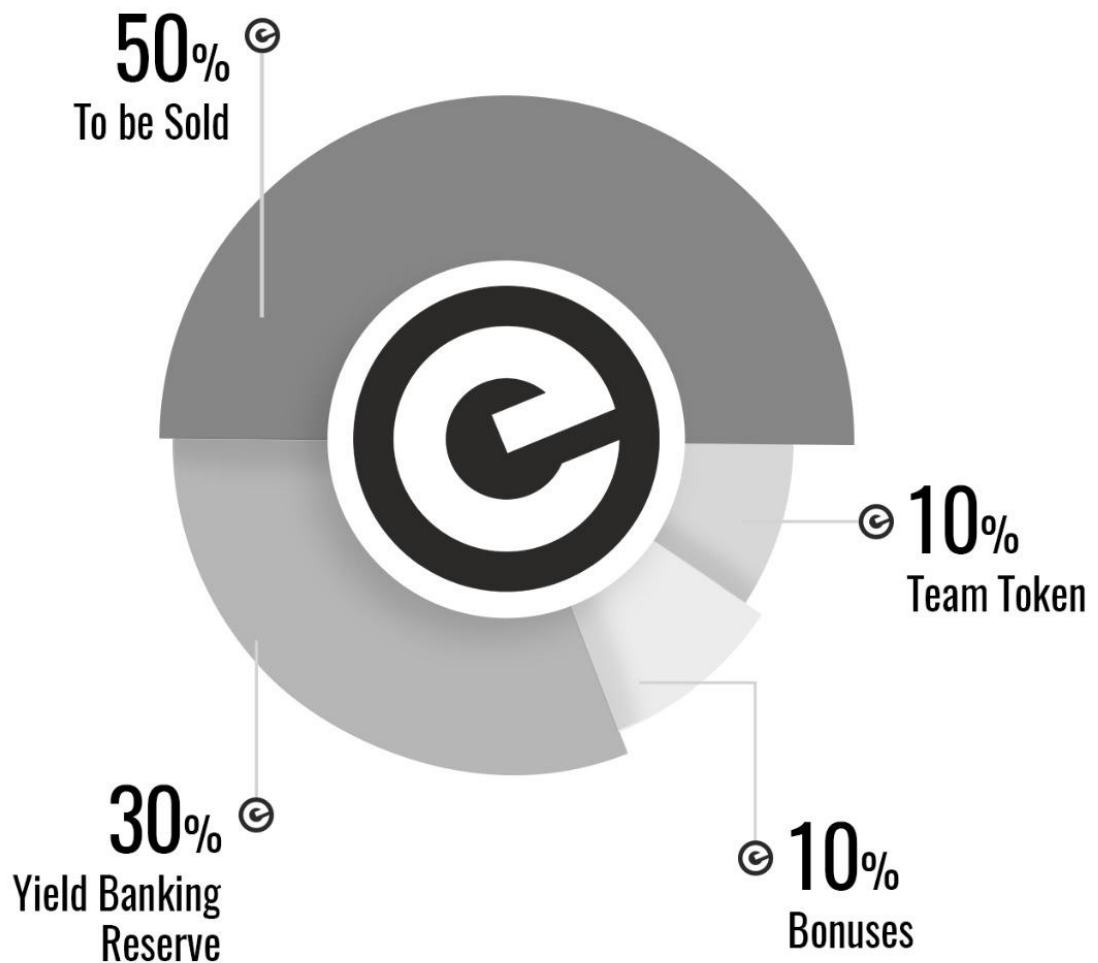
As a potential investor you should know what you are investing in and how the funds collected will be used. We have listed 4 important and core elements that will help Spendce develop and grow at its full potential in the initial stages.

1. **Product and App Development:** Product is what is presented to the clients and application being the product 37 % of the fund will be allocated to product and app development.
2. **Marketing and Branding:** Marketing and branding of the product are equally important as the betterment of the product. This is the new age world where everything is marketed.35% of the total funds will be allocated to the Marketing and branding of Spendce.

3. **Legal and Licensing:** One of the most ignored and understated part of launching a product is its legal fees and licensing. With approximate calculations, a total of 11% of the funds will be allocated to the legal and licensing of the product.
4. **Liquidity Reserve:** Liquidity Reserve is important and is recognized by Spendce as an important element. That is why a total of 7% is allocated.
5. **Team:** Allowing the team to focus their time towards Spendce and its success in the future.

Token Allocation

Token Allocation



SPENDCE

The allotment on tokens are as follows:

- To be sold: 50% of the total tokens to be sold.
- Team Tokens: 10% of the tokens will be allocated as team tokens. Which will be allocated for the team members.
- Bonuses: A maximum allowance of 10% to be allocated as investment bonuses.
- Yield Banking reserve: 30% of the total tokens will be allocated to yield Banking reserve.

Token Sale

Before the launch of the platform, there will be a Token sale. The funds raised in the ICO will be used by the developing team to develop the Spendce platform.

Ticker Symbol = SPE

Token Background

Token Type = ERC20 Ethereum

Token Sale Date

KYP/AML Required = No

Restricted Countries

SOFT CAP

HARD CAP

Project Status

Accepted Currencies for ICO = BTC, ETH, USDC

Total ENTRY Coins

Token Sale Agreement and Privacy Policy

PLEASE CAREFULLY READ THIS TOKEN SALE AGREEMENT AND PRIVACY POLICY. IN CASE YOU ARE IN DOUBT THEN DO TAKE THE CONSIDERABLE ACTION. YOU CAN ALSO CONSULT YOUR TAX, LEGAL, FINANCIAL OR ANY OTHER PROFESSIONAL FOR ADVICE. DO NOT CONTRIBUTE TO THE SPE TOKEN OR SPE PLATFORM UNTIL YOU HAVE OBTAINED SPECIALISED FINANCIAL ADVICE FROM A PROFESSIONAL.

Introduction:

Spendce is located at (Location of the office).

The official website of Spendce.com is (<https://www.spendce.com/>).

The user has agreed to buy and the Company has agreed to sell the Token according to the terms of the agreement.

Spendce.com understands and respects the privacy of the user.

If the user meets the criteria of purchasing the token, then the following conditions shall apply to the user:

- The user has read the understanding of the White Paper, the Agreement and the Disclaimer of risks. The user also acknowledges and agrees to the conditions stated in this White Paper.
- There is an age limit for the use of this website. The user should at least be 18 years of age or above.
- The user has the liberty to access, correct or delete any personal information which is identifiable and is submitted on the website.
- The user also has the right to enter into and perform the obligation under this agreement. Also, the user is at liberty to carry out all the transactions mentioned in this agreement.
- Accessing the website and buying the Token, all the terms and conditions will apply to you. The access to the website and the token shall be subject to this agreement.
- On registering at (<https://www.spendce.com/>) the agreement will be in effect.
- The complete agreement will come into effect when the SPE Token will be completed.
- The user is required to provide the company with any personal information or document that may be required by the company in the future. The personal information provided by the user shall also be used to contact the user.
- The company is at liberty to keep and use the information provided by the user. However, Spendce is not at liberty to share the information with any other third party without the confirmation of the user.
- In the future, there may be a few changes in the clauses of the agreement or any terms of policy under Spendce. In such cases, the changes shall be modified and a Revised Agreement will be updated on the official website.
- If any user fails to complete this agreement, then the user shall not be assigned the SPE Token.
- The website will not be used for any unlawful activities mentioned in this agreement.
- SPE Token is a virtual currency. Under this agreement, Spendce.com does not provide or offer the exchange of securities or any other financial instrument.
- Certain statements in the white paper and this agreement and estimated and predicted. The company is subject to uncertainty and risks.

- The company intends to reach all the goals as mentioned in this whitepaper. However, all persons and parties involved in the purchase of Token do so at their own risk. The company may not be able to pay any anticipated rewards in the future. The platform is completely adjusted to adjustments before the launch. Such changes may result in unexpected events that may impact the success.
- The funds that will be raised in the ICO are at the risk of theft. The company on the other hand will make every effort to keep the funds secure in the blockchain wallets. Despite the required security measures, there is no assurance that there will be no theft of cryptocurrencies. As a result, if hacks, distributed denials of Service or error, sophisticated cyber-attacks, on the cryptocurrency or any other blockchain or otherwise may be at risk. In such events, even if the ICO is completed the company may not be able to receive the cryptocurrencies raised.
- Throughout the world, the regulatory bodies are carefully keeping an eye on the business and operations associated with cryptocurrencies. The regulatory measures, investigations or any action may impact the Spendce business. It can even limit the use or in any case, prevent it from developing its operations in the future.
- All persons are to be informed about the Spendce business model, the Whitepaper, or terms and conditions from any applicable law in the jurisdiction. In such a turn of events, purchasers and anyone undertaking to acquire Spendce knowledge and any direct or indirect loss or damage caused by such changes.
- You are not eligible to purchase any SPE Tokens in the ICO (As referred to in the whitepaper) unless and until you are qualifying as an accredited investor. (You have to contact Spendce support before participating).
- All SPE token orders/sales are final
- The Clients will not be entitled to claim any full or partial repayment under any circumstances whatsoever. The Client acknowledges this and is fully aware of this. Spendce will be issued on the **Ethereum Blockchain (ERC-20 protocol)**. This implies that the failure or malfunctioning of the Ethereum protocol may lead to the trading network of Spendce not working. It may also be not working in a down-cycle economic environment.
- By accessing and/or accepting possession of any information in this whitepaper or such part thereof, you represent and warrant to Spendce as follows:
 - i) You agree and acknowledge that the Spendce do not constitute securities in any form in any jurisdiction;
 - ii) You agree and acknowledge that the development of the Spendce platform is subject to further changes, updates and adjustments before its launch. Therefore, you agree and acknowledge that the development of the platform and launch of future business lines may not be completed due to the regulatory or any other unpredictable change of events.
 - iii) You have a basic degree of understanding of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets and other token storage, blockchain technology and smart contract technology;
 - iv) You are aware and acknowledge that you are familiar with all the related regulations in which tokens in the jurisdiction are not prohibited, restricted or subject to additional conditions of any kind.

Disclaimer & Risks

The white paper presented to you is to showcase Spendce.com at its full potential for potential investors. Before the token sale of Spence, this whitepaper is designed in such a way that will help the investors in making the right decision. However, the information may not be every possible set of features and they are not under any obligation of the contractual relationship. The whole purpose of this whitepaper is to provide reasonable and relevant information to the token holders to decide whether to purchase the Spendce Tokens through an analysis of the company.

This white paper contains information for the potential investors for investment, it should be deemed to constitute a prospectus of any promises for the investment. Neither does it offer any solicitation to buy any securities under any jurisdiction. Also, this document is not composed according to the laws or regulations of any jurisdictions, or subjects. These laws and regulations are designed to protect the investors. This document is for the potential investors to give an idea of what they are investing in.

Spendce Token is not a digital currency, commodity, security or any other kind of financial instrument as of that matter. It is a utility token and it has not been registered under the Securities Act of any country. It is not even registered under the jurisdiction of the token holder where he/she is resident.

Spendce token has specific purposes mentioned in the White Paper. It is not limited to any investment or any other financial purposes. The sale of Token is prohibited in every jurisdiction, as the sale of Token is not intended. However, where the sale or use of the digital token is not prohibited it can be used.

Spendce token does not grant rights in any forms other than specifically described in the White Paper. Rights in any form including but not limited to any ownership, distribution, proprietary, liquidation, redemption, or any financial or legal rights are not granted as possession.

There are certain statements in this White Paper which estimates the financial information constituting future planned statements or information. Such forward-looking statements or information. Such statements and information involve known and unknown risks and uncertainties. This can cause the difference between the actual results than the estimated or predicted ones in the future planned statements or information. White Paper can be modified to provide more detailed information.

This White Paper is the first official source of information about the Spendce Token. The information in this White Paper may be translated into other languages. It may also be used in other formats like written or verbal with existing and prospective customers, partners, etc. In such cases, there is a chance that the information in this white paper may be lost, corrupted or misinterpreted. In case of such conflicts or inconsistencies between translations or communication and this official English language White Paper, the provisions of this English language original document shall prevail.