

YOBANK

YOBANK Project of a Regulated Bank for the Digital Generation

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Important dates of the YoBank project YoCorps' projects roadmap

| | |
|-------------------|---|
| Q4 2016 | Research and analysis on YoCorps' services |
| Q2 2017 | YoBank development |
| October 13, 2017 | YoBank pre-sale registration |
| November 18, 2017 | YoBank pre-sale launch |
| December 12, 2017 | YoBank official launch |
| December 15, 2017 | Bonus tokens distribution to members |
| December 20, 2017 | YoBank launch on exchange platforms |
| Q1 2018 | YobankWallet launch (PC, Mac, iOS, Android) |
| Q1 2018 | YobankCard launch |
| Q1 2018 | YobankCard distribution for VIP members |
| Q1 2018 | YobankCard request form |
| Q3 2018 | Launch of the main project, YoBank |

Sale levels We established four gradual sale levels during the pre-sale:

Sale stages 1

0 to 50 million
Yobank Sold

buying price

\$0.13

Potential profit within 29 days: 1 354 %

DEMO VERSION

The first level will be the most popular and will be the one that ends the fastest. This level offers the best return on investment ever offered by an ICO.

50 million YoBank sold at US\$ 0.13 per unit ROI: 1 354%

Indian Rs.8.50/-

Sale stages 2

50 to 100 million
Yobank Sold

buying price

\$0.28

Potential profit within 29 days: 629 %

The second level will automatically be activated when level 1 ends. This level is very interesting because of its relatively low purchase price.

50 million YoBank sold at US\$ 0.28 per unit ROI: 629%

Indian Rs.18 /-

Sale stages 3

100 to 200 million
Yobank Sold

buying price

\$0.53

Potential profit within 29 days: **332 %**

The next sale level offers a very attractive ROI of 335%.

More YoBank will be offered on this level, so it will last longer.

100 million YoBank sold at US\$ 0.53 per unit ROI: 332%

Indian Rs.35 /-

Sale stages 4

200 to 400 million
Yobank Sold

buying price

\$0.88

Potential profit within 29 days: **200 %**

The final level will be your last chance to buy YoBank before the sale ends. This level will release 200 million YoBank at less than US\$ 1.00 per unit.

200 million YobankCoin sold at US\$ 0.88 per unit ROI:

200%

Indian Rs. 57 /-

Available YoBank number

The total number of available YoBank is 1 000 000 000.00.

The total number of YoBank on sale is 400 000 000.00.

The total number of YoBank exclusively reserved for bonuses is 600 000 000.00.

No additional YoBank will be created. When all YoBank are issued, there will be a total of 1 000 000 000.00 YoBank in circulation. We configured the YoBank so that it can display up to 8 decimals after the 0. This will be necessary if its value increases so much that it is possible to buy parts of them (buying 0.005 YoBank or 0.00000008 YoBank, as an example).

YobankCard bonus

The YobankCard will offer you bonus YobankCoin on every purchase.

There will be four types of YobankCard:

- YobankCard UltimateMember Limitededition**
- YobankCard PlatinumMember Limitededition**
- YobankCard HelperMember Limitededition**
- YobankCardStandard**

These cards will have different characteristics, explained in the corresponding YobankCard white paper. They will all offer different percentage bonuses purchases paid in YoBank.



Ultimate Member Important buyers

The 500 people who will buy the largest number of YoBank will receive the YobankCard ULTIMATE MEMBER Limited edition card, which will offer 10% bonuses on every purchase, unlimited withdrawals at ATMs and no fee for life.



Platinum Member Fast buyers

The 1 000 first buyers (regardless of the amount purchased) will receive a YobankCard PLATINIUM MEMBER Limited edition card, which will offer 7.5% bonuses on every purchase, unlimited withdrawals at ATMs and lifetime reduced fees by 75%.

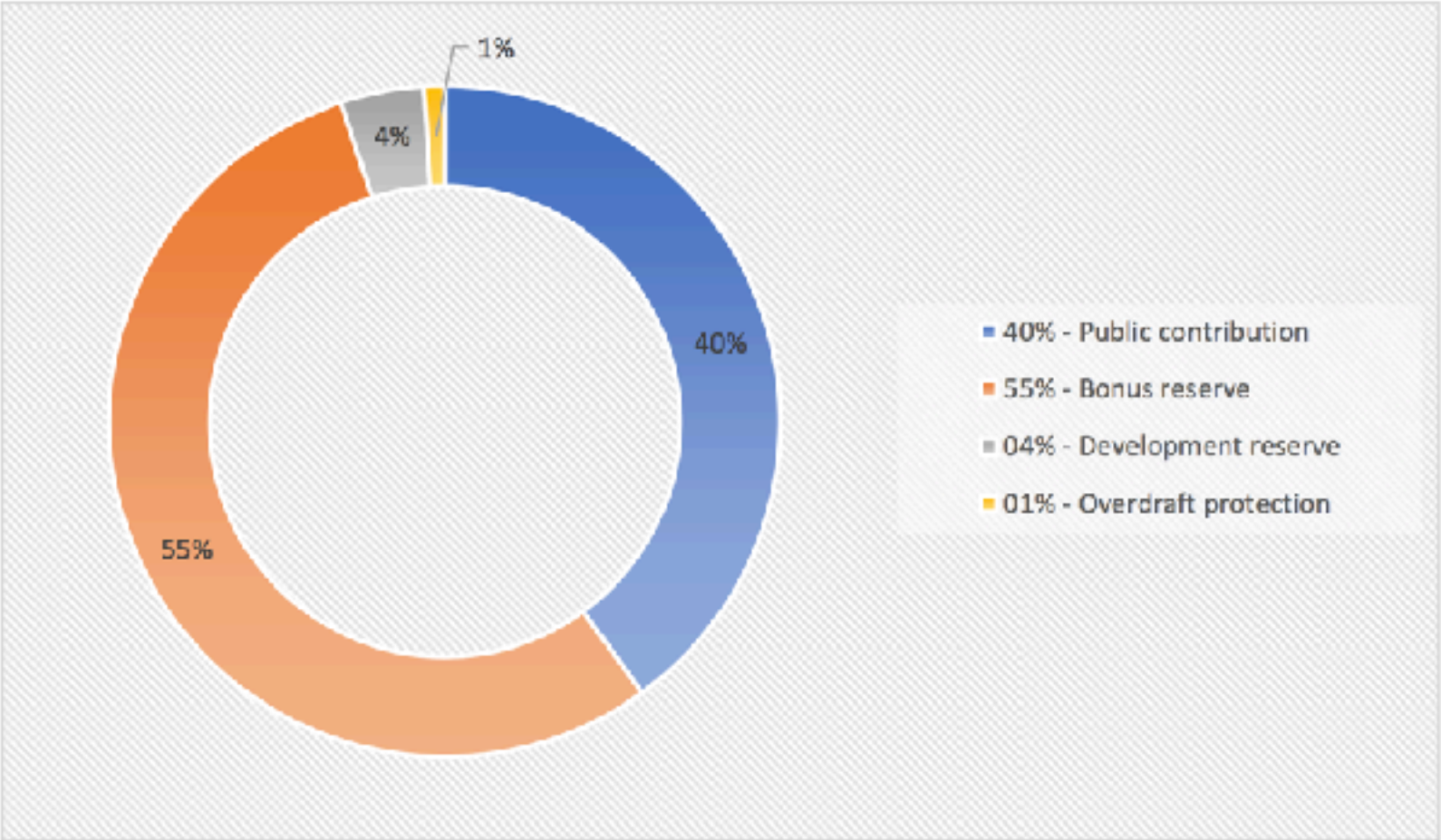


Helper Member Helper buyers

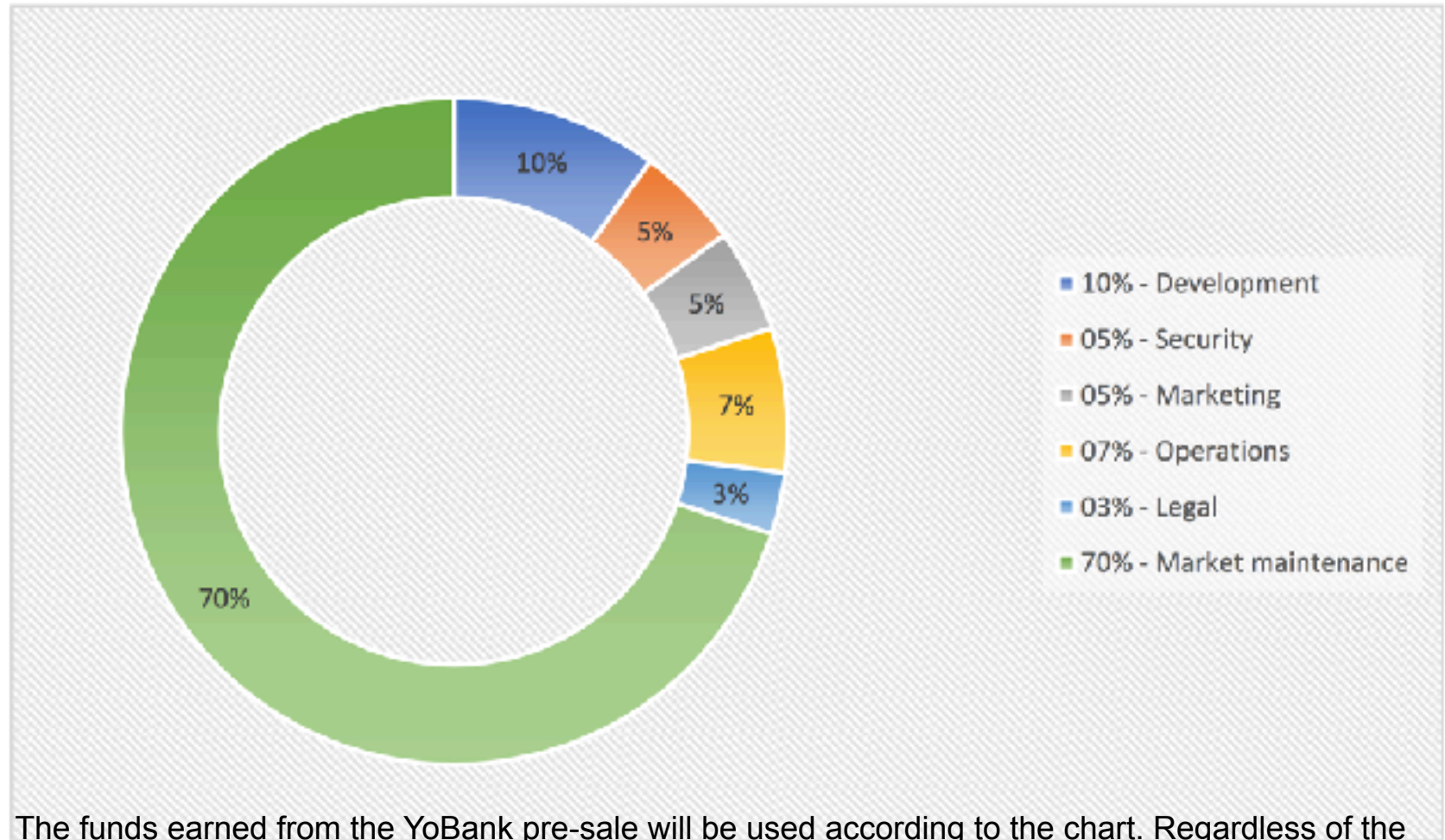
The first 2 000 buyers (regardless of the amount purchased) that will have referred at least one person with their private referral link will receive the YobankCard HELPER MEMBER Limited edition card, which will offer 5% bonuses on every purchase and lifetime reduced fees by 50%.

People who do not qualify for one of these three cards will have the option to order a standard YobankCard card as of February 15, 2018, from their client access. Please note that all our cards will be issued on demand, without fees and without a credit inquiry.

5.13. YoBank distribution



5.15. Project budget



The funds earned from the YoBank pre-sale will be used according to the chart. Regardless of the received amount, the funds will always be used in these proportions. Our budget structure allows for a large part to be used for the market maintenance. This will ensure a consistent increase of YobankCoin's value, even if members sell their assets massively.

YoBank

Here is our most important product; the one that will change the way people perceive and use the current banking system. YoBank will offer you the possibility to manage all your favourite cryptocurrencies (Bitcoin, Ethereum, Litecoin, Ripple, etc.) in a single place.

The most important YoBank innovation will be the cryptocurrency securing option. In one click, you might freeze the value of one or more cryptocurrencies from your YoBank account: even if the value of one of your cryptocurrencies decreases, your own value will remain the same. This will be one of the options offered by YoBank .

Here are some of the cryptocurrency's main advantages:

- 1. They are currencies that do not depend on central banks.**
- 2. Cryptocurrency cannot be counterfeited or misused.**
- 3. There are no transfer fees. Therefore, these are lower than those of traditional banks and to those of fund transfer companies such as Paypal or Western Union.**
- 4. Funds are rapidly transferred, in seconds or minutes.**
Bank transfers usually confirm in hours or days.
- 5. Money transfers can be processed internationally, regardless of the country**
- 6. There is no maximum or minimum amount allowed or required for transfers.**
- 7. Any individual and any company may transfer funds.**

Applicable laws

This Agreement shall be governed and construed in accordance with the laws of Singapore.

We especially thank every member .

Without you, YoCorps would not exist.

Milestone Plan

Yocoin Milestone Plan

The road to creating a bank involves many different aspects, such as licenses, compliances, technologies, consortia and creativity.

Below you can see the milestone roadmap that covers the most significant levels of financial activity that we will be achieving with our ICO. Every step milestone is meant to be incremental to the preceding one and to be implemented according to the market response to the proposals.

ICO proceeds are intended to be spent mainly, but not exclusively on acquisition of licenses, building out the systems, hiring the team and marketing.

