



## Turn Your Idle Reward Points Into Crypto

Let Cryptocurrency unlock the Value of Loyalty and Rewards Points Systems

# Content

- 1 - EXECUTIVE SUMMARY
- 2 - MARKET GAPS
- 3 - DRAGONBITE ECOSYSTEM
- 4 - DRAGONBITE APP UI
- 5 - OUR BRIDGES TO REALITY
- 6 - TECHNOLOGY
- 7 - DRAGONBITE TOKENOMICS
- 8 - DRAGONBITE TEAM
- 9 - CONCLUSION
- 10 - DISCLAIMER OF LIABILITIES



# Executive Summary



# Executive Summary

The value of Digital Assets is surging. Deloitte's research shows that the market capitalization in 2020 was USD 1.6 trillion: this includes \$703 billion in gift cards, \$564 billion in cryptocurrency, \$316 billion in loyalty points/mileages, and \$50 billion in gaming.

(Maintaining customer loyalty during uncertainty | Deloitte Global)

Unfortunately, all these assets are scattered across different programs, with different expiration dates, different passwords and different inherent values. Until now, there has been no single platform which allowed them to be assigned a value, consolidated, exchanged and used whenever and however the owners desired. Until now, consumers have been frustrated, as they often do not have enough points to redeem the goods they like, or the points expire before they can be used. Often, the utilization rate of these reward points is just 7%.

Loyalty Program Operators ("LPO's") also make it difficult for members to transfer points between one another and create many challenging hurdles to redemption.

DragonBite is a disruptive loyalty ecosystem with decentralized governance that allows our members to convert their reward points to digital assets, including points, coupons and cryptocurrencies, and vice versa. DragonBite leverages the latest blockchain technology which connects one member with excess rewards to another member who wants more.

DragonBite aims to provide a one-stop-shop for members to manage different types of digital assets with "one app, one password". As a result, their digital assets will not be forgotten and wasted.

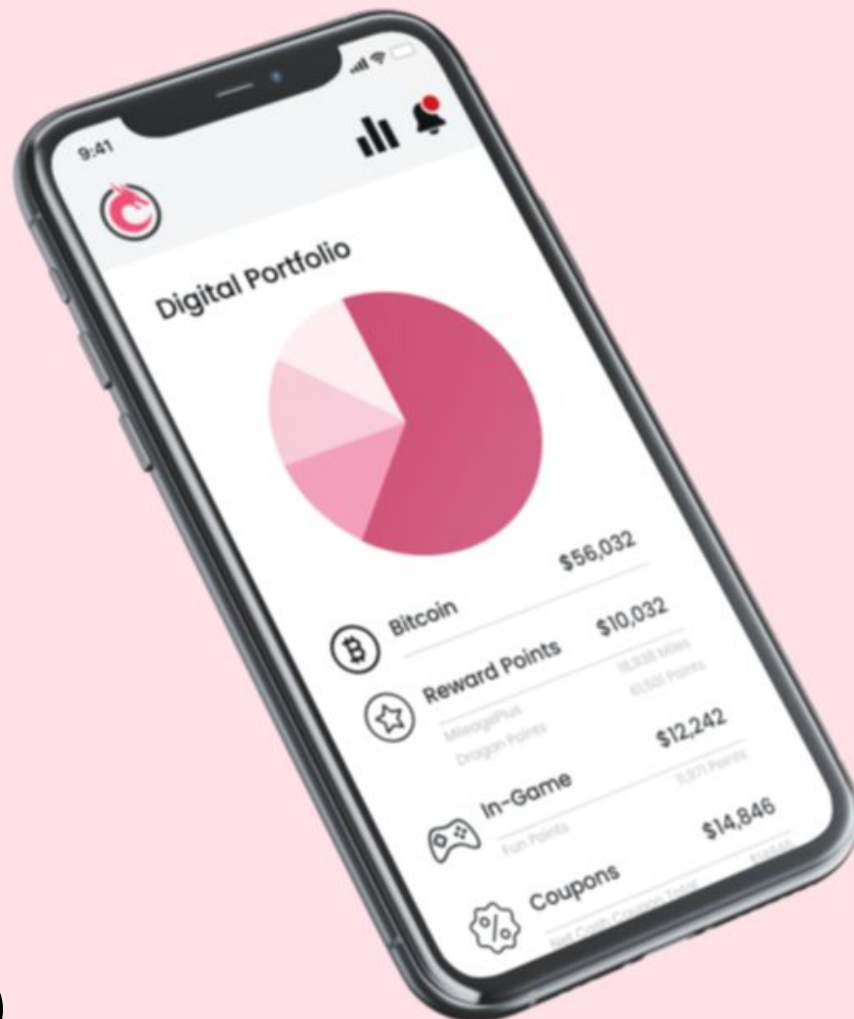
Our universal loyalty points (BITE point) can be exchanged and redeemed in more than 50,000 outlets including supermarkets, coffee-shops and other high-street merchant partners.

Importantly, we already have a large number of active members with strong buying power, which will lead us to become the largest player in this space.

# Executive Summary

## ALL IN ONE DIGITAL ASSET PORTFOLIO

Managing your Digital assets & loyalty points in 1 Application



BUY  
SELL  
SEND  
SPEND  
CONVERT

Crypto | Gaming | Reward  
Points | Coupons | Cash

# Market Gap



# Market Gap

## 1. Members get ripped off by centralized loyalty programs

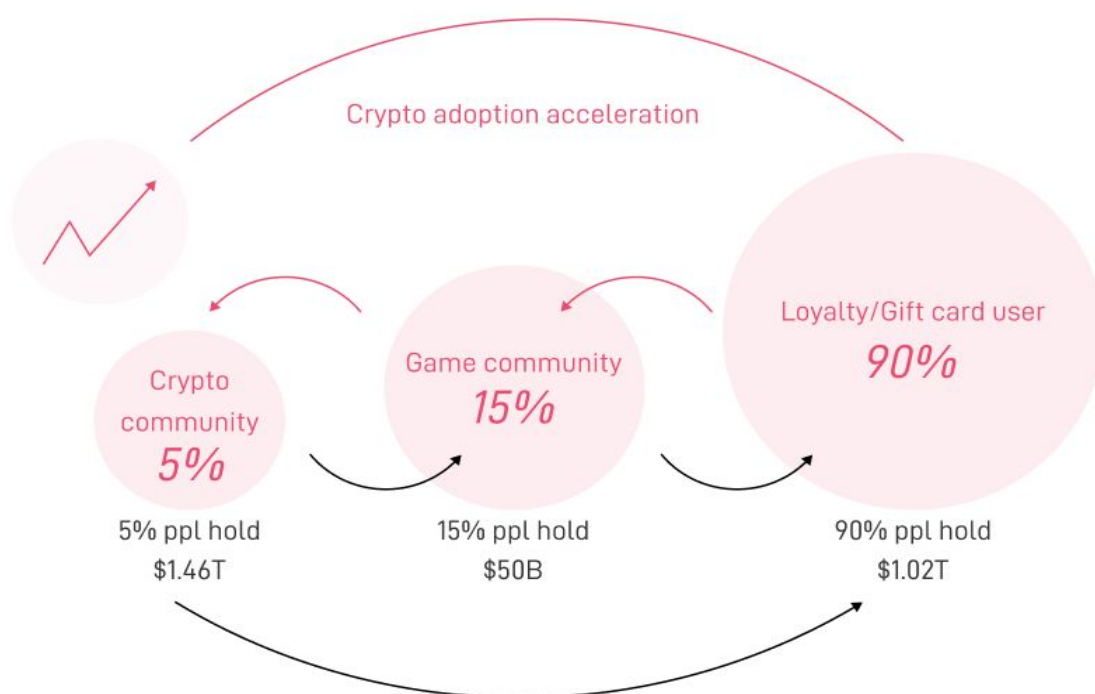
According to our research, an average household enrolls in over 25 Loyalty Programs, with an average balance of around \$4 per program. This means there are many different plastics cards, key fobs, apps and passwords to keep track of. Customers are often frustrated not only because of their account management but also the hurdles to redemption such as making awards flights essentially unavailable, or award stays at hotels available only during off-peak times. Customers often do not have enough points to redeem before the expiration date and have no choice but to let their points expire worthlessly, or the rules change before they have a chance to redeem.

Most LPO's make it difficult, if not impossible, for their customers to transfer points to other users. They also set up hurdles such as Expiration dates to limit customer redemptions. Obviously, after points expire, the LPO's reap the benefits by reducing their potential costs of those redemptions (or, stated another way, they can write off a potential liability).

DragonBite aggregates all reward points from many different accounts of our Members so they can easily aggregate these digital assets and manage those in one app. They could also exchange them freely or convert them into BITE Tokens. Because Bite Tokens never expire – they can lock in their rewards and spend them more easily, how and when they want. Our members with extra loyalty points can share, sell or transfer to other members and increase the redemption rate (currently only 7% in certain industries).

# Market Gap

## 2. Slow Mainstream Adoption of Cryptocurrency



Despite Bitcoin's prevalence in financial news, most people still don't use crypto in their daily lives. A simple indicator of when crypto has reached widespread adoption is when more people have it on their phones than don't. That is nowhere in sight, based on today's apps and technology. Dragonbite aims to unlock the value of digital rewards trapped in people's phones. It's not a goal to have widespread crypto adoption – it's a side effect.

As people begin to use our technology, they needn't study blockchain user manuals, nor deal with complicated hardware wallets. These are all level two skills for the more advanced crypto user. DragonBite's simple and straightforward value proposition – unlock value already on your phones, get more stuff and go more places. The fact is – cryptocurrency will power this value proposition, and in turn, Dragonbite will spur more mainstream adoption.



# Market Gap

## 3. Gaming Industry and Unlocking the True Value Digital Assets

Thousands of dollars locked in gifts cards, especially in online gaming, are lost each day. The gaming industry has successfully monetized many of their virtual characters and assets, and those values are affected by their uniqueness, scarcity and the popularity of the associated game - the greater the demand, the higher the value. Currently, when it comes to assets selling, gamers resort to posting ads on bulletin boards or other cumbersome means of direct selling. The problem with these methods is that due to low demand (liquidity), usually the assets only sell with deep discounts. Take the virtual game weapon as an example. Until now the value of a game asset is locked in the server of the gaming company. However, once the game stops operating or the players leave the game, the player loses. The assets become useless and worthless.

In the future stage of our developments, our goal is to unlock the value of gaming assets. Eventually, we will allow BITE point as the common currency that would run across gaming platforms. DragonBite will allow these digital assets turned into non-fungible tokens (NFT) through partnership, allowing the player to obtain the true ownership of his weapon, and with it capturing the value of that virtual asset, as he or she can trade it freely in the NFT auction marketplace.

Additionally, we would authenticate non-fungible assets with merchants and place them on an NFT through partnership. Anyone can view the NFT's source, time of issuance, confirm the number of issuances, owner history, transaction detail, which verification units take place and how many transactions have occurred. The flow allows transparency and verifiability.

---

# Market Gap

## 4. Lack of new investors of new token offerings

There are lots of great innovations in the blockchain world, however, only 5% of the world population owns cryptocurrencies. Mainstream adoption – aside from trading some of the more popular cryptocurrencies hasn't happened yet. A sign of adoption is when many people have apps on their phones that have some cryptocurrency aspect. Because of this, often new tokens only find liquidity from the relatively small class of investors who invest in these assets.

Converting idle air miles into cryptocurrencies would help the growth in the crypto world and attract more new investors to bid on these crypto projects. Since DragonBite has a licensed payment gateway, members could also purchase vouchers of DeFi products or participate in the token generation event (TGE) for these companies.

BITE can be converted into cryptocurrencies and loyalty points. BITE can also be saved in our unique DragonBite MasterCard then spent at 20 million merchants worldwide.

Importantly, DragonBite offers good crypto investment opportunities for small investors, aiming to share the excitement with everyone.



# DragonBite Ecosystem



# DragonBite Ecosystem

## Dual Token mechanism

DragonBite is a fully integrated ecosystem of decentralized financial services built on interoperable technologies, and with many aspects of the ecosystem collectively controlled by its members. Its governance mechanism is predicated upon 2 digital tokens called BITE and BITE Point

Token	Feature	Supply
<div>BITE</div> <div></div>	<ul style="list-style-type: none"><li>• An incentive token for DragonBite Ecosystem</li><li>• BITE will be rewarded to all activities in DragonBite Ecosystem</li><li>• Above activities include buying, selling, C2C trading, converting and sending.</li><li>• BITE is also a publicly tradable financial asset.</li><li>• Business Activities will be charged with BITE into DragonBite Ecosystem and distribute to users through activities</li><li>• Business Activities include merchants advertising, merchants vouchers issuing, loyalty points listing or other available assets list on DragonBite for the customer to buy</li><li>• BITE can be stored in the ecosystem as stake to earn more BITE</li></ul>	Limited to a certain fixed amount
<div>BITE Point</div> <div></div>	<ul style="list-style-type: none"><li>• A medium of exchange between Digital Assets</li><li>• Digital Assets include Loyalty Points, e-vouchers, Game Assets, NFTs and any assets on DragonBite Ecosystems</li><li>• Each Digital Asset will be given a market value using BITE Point</li><li>• Act as storage and valuation of token in DB wallet</li><li>• Coin value will be relatively stable (similar to USDT) to assure that the exchange rate between different tokens' value will not be too volatile</li><li>• Pegged 1:1 with the US Dollar</li></ul>	Will be issued based on the increment of digital Assets pool

# DragonBite Ecosystem



## DragonBite BITE - BITE

BITE is distributed to users as a reward for contributions made to the platform and provides access to a variety of economic incentives. Contributions include, but are not limited to, buy, sell, trade, convert, send digital assets within DragonBite Ecosystem.



## DragonBite Point - BITE Point

BITE POINT acts as a medium of exchange between Digital Assets and provides liquidity to buyers and sellers of their digital assets and it is pegged at 1:1 with USD.

While DAI can only use ERC-20 assets to back it, BITE POINT could be backed by any cryptocurrency supported by the Polkadot network, which will include BITE, OM, DOT, RFuel KSM, BTC, ETH as well as ERC-20 tokens, EOS, ADA, XTZ, etc. The specific assets that will be used in practice will depend on the liquidity of the underlying asset and the selections by DragonBite's members via the community governance process.

## Value proposition for different stakeholders

### Members

Any holder of BITE can download the DragonBite app and validate the blocks by running the DragonBite node. If a BITE holder provides the verification service to the community (Proof of Stake, PoS), he/she will be rewarded by the community through the built-in blockchain reward mechanism.

DragonBite will support loyalty points, gift cards, digital assets and convert such loyalty points, digital assets into BITEs and BITE POINTs.

We plan to support non-tokenized loyalty points in the near-to-mid-term but will also add custodial staking-as-a-service for other PoS assets.

# DragonBite Ecosystem

BITE holders who stake BITE will be allowed to propose changes to the DragonBite ecosystem including, but not limited to, the following:

- Invite new vendors (such as an airline, hotel, or other vendors where a user could earn rewards;
- A change to the functionality of the system – such as rules on transfers, redemptions, etc.
- A change to the economics in the ecosystem.
- Membership tiers | Adding additional staking assets | Adding merchant partners

## Merchants

Merchants are from different industries. Airlines, hotels, banks, utilities and retailers can join the ecosystem, by accepting our BITE POINT, regardless of their size and loyalty program history. An exchange rate would be agreed upon between the merchants and DragonBite foundation depending on how popular they want their reward points to appear in our ecosystem. Once the rate is agreed, they will be pegged with BITE POINT and it can only be adjusted every 6 months.

Unlike most other closed-loop loyalty programs, DragonBite is friendly to merchants and would allow merchants to leverage our platform for rewarding their customers as well as Online to offline marketing campaigns purposes by purchasing and using BITE.

Additionally, merchants, who are retailers, airlines, utilities and banks, can become partners to DragonBite and outsource their loyalty programs to DragonBite through our SaaS model. This could cut down on their operational costs. Unlike other traditional loyalty programs, DragonBite can be used to acquire new customers through joint-promotion programs with other merchants in cross-marketing campaigns. They can also enhance their proposition by offering BITE POINT to their customers.

**BITE POINT can be used in 50,000+ merchants and partners**

Vanguard\*  
華潤萬家

DAKS  
LONDON



饿了么

D-mop



探魚

東海堂  
arome



maxim's cakes



---

# DragonBite Ecosystem

## Value proposition for different stakeholders

### Liquidity Provider

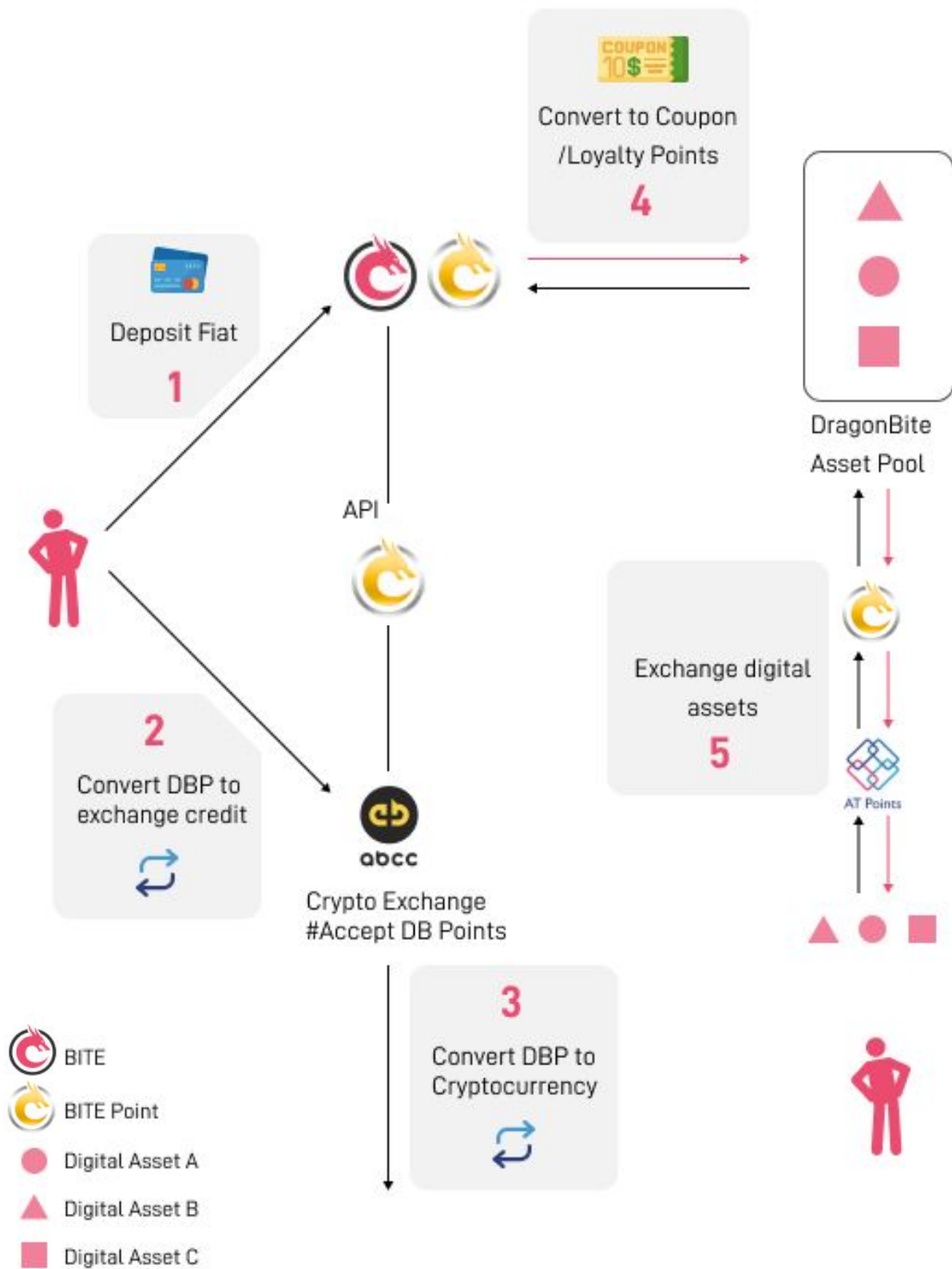
Loyalty points of the individual merchant brands are converted to BITE POINT on the DragonBite blockchain. Exchange Requests of Customers are matched on the decentralized exchange on the DragonBite blockchain. However, exchanges of loyalty points through the blockchain can only happen if there is a counterparty who is willing to take the opposite position. Hence, a liquidity provider would be able to earn staking interest in the form of BITE POINTs. Blockchain operators running a full node will be technically capable of taking on this counterparty role to provide exchange opportunities on this decentralized exchange platform. In this way, it is also assured that the exchange rates between the different loyalty programs will reflect utility and supply/demand characteristics of the respective tokens. In the bootstrap phase of the DragonBite ecosystem, DragonBite will be the validator to provide liquidity. Once the DragonBite nodes are available to the public, additional exchange providers can and will join the Dragon Bite ecosystem.

### Ecosystem Development

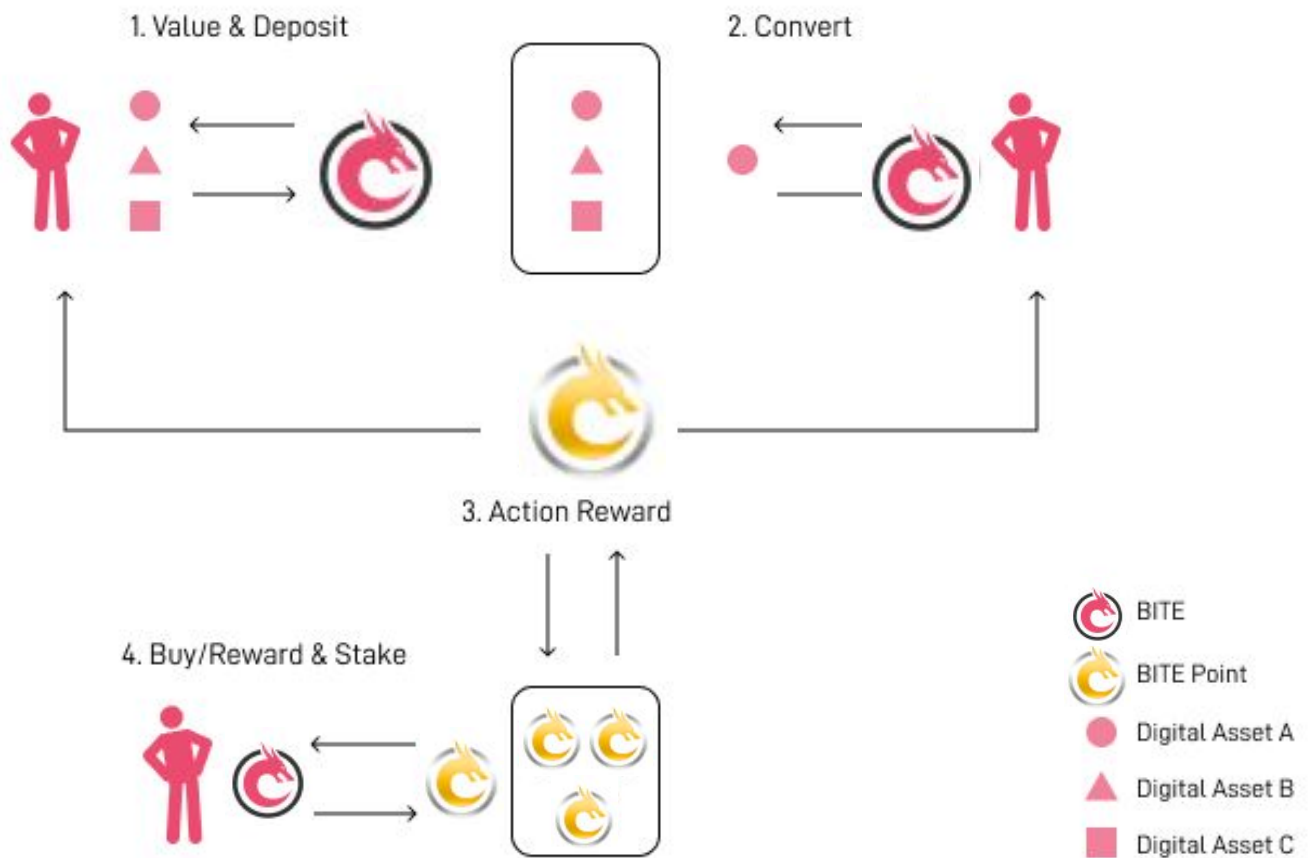
DragonBite develops and maintains the DragonBite mobile app, website and IT backend systems that make it easy for merchants and customers to participate in the ecosystem. DragonBite will develop the community by attracting, onboarding and servicing merchants. DragonBite will provide off-the-shelf loyalty programs for merchants who currently do not have their own program and also advise merchants with existing programs to improve their attractiveness (an SaaS offering). Furthermore, DragonBite will provide merchants with access to superior data analytics and direct interaction channels with their existing customers as well as prospects. DragonBite will be compensated through fixed or variable service fees collected from the merchants. This business model of loyalty program service provider is well established and proven in the loyalty industry today.



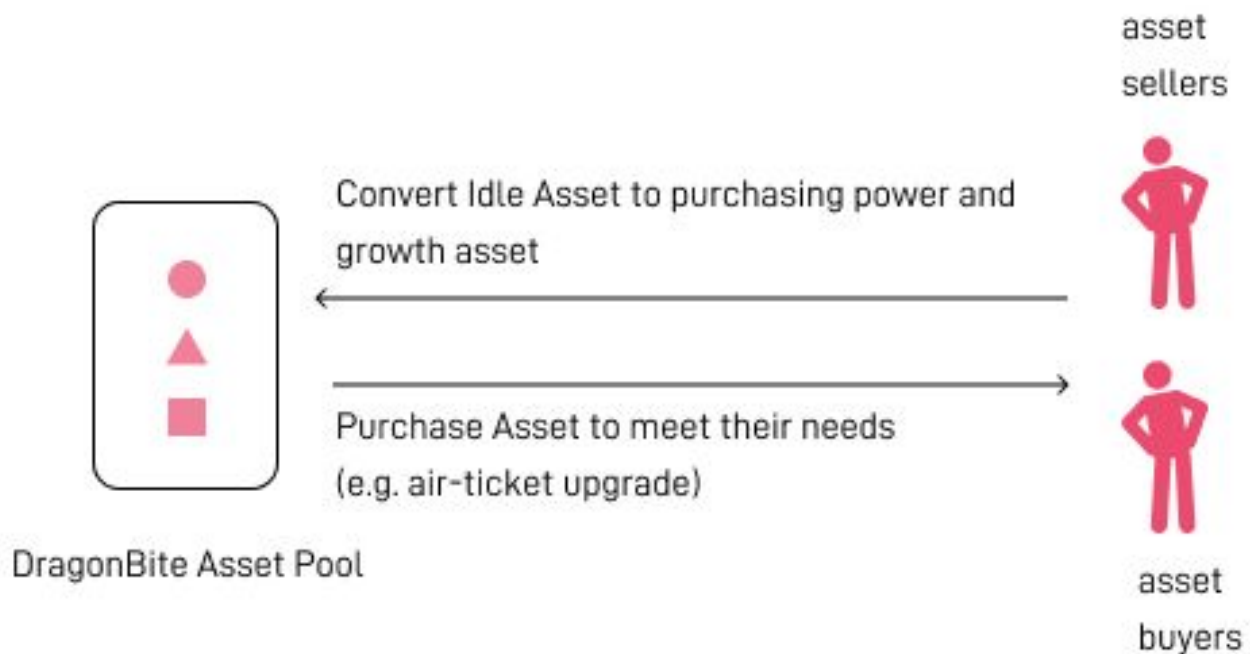
# Bridge to Cryptocurrency



# DragonBite Ecosystem



# DragonBite Pool



BITE Points acts as a medium of all digital assets. Each digital asset will be given a value with BITE Points based on demand & supply in the ecosystem, for example, (100 Asia Miles = 500 Bite Points; 100 Steam Points = 300 BITE Points). Users may deposit their scattered digital assets and store them as Bite Points in DragonBite.

DragonBite will collect all types of digital assets and exchange them upon request. Users may deposit their digital assets into DragonBite Asset Pool to exchange Bite Points or deposit BITE Points to exchange any other digital asset at market value.

For example, Peter has 900 Asia Miles, and he needs another 100 Asia Miles to redeem an air ticket. He may use his previous List (Deposited) digital assets (e.g. Steam Points), which has a market value of BITE Point to convert to the digital asset he demands, in this case, would be Asia Mileage. Now, Peter is happy because he has unleashed and extracted the full potential of his scattered digital assets before the expiration date. Peter and the user who contributed digital assets would be rewarded a small amount of BITE as an incentive.

# Staking



## DragonBite Asset Pool

We plan to support BITE staking in the near-to-mid-term but will also add custodial staking-as-a-service for other PoS assets, such as ETH 2.0 and DASH. The rules for the staking of assets will vary by the chain and by the asset. However, as an example, we will not charge staking-as-a-service fees for Polkadot assets at the beginning, but we will charge a staking fee for other DPoS assets.

These fees will vary depending on the staked asset which can be voted upon through the DragonBite governance token. Example: If a user is staking \$1,000 worth of BITE with us and generates a 20% return on their assets, we will return the principle + 20% or \$1,200 in BITE and give the user at least an additional 50% of the USD value of the BITE interest generated in the form of the BITE. In this case, the user would receive \$1,300, a 30% return, in USD value on his underlying principle

# Custody

The security of cryptocurrency assets is one of the most important elements in the blockchain world. Many blockchain companies have failed due to poor security procedures. Most security breaches could have been prevented by taking simple precautions to protect critical resources. DragonBite will integrate a mix of noncustodial and custodial wallet solutions depending on the specific service offerings. When custody is required for specific services, DragonBite will leverage an enterprise-grade security solution that utilizes the strongest encryption technology available in order to ensure absolute trustworthiness.

As security is of utmost importance for us, DragonBite will focus on offering non-custodial services for its initial staking business line through Delegated Proof of Stake (DPoS) tokens. By utilizing cryptocurrencies that are DPoS, DragonBite will be able to reduce security risk, as we will not be handling any member digital assets. Their digital assets will be safely kept in their custody all the time. As additional tokens are offered via Proof of Stake (PoS), we will maintain these through industry-leading security solutions.

# DragonBite App UI

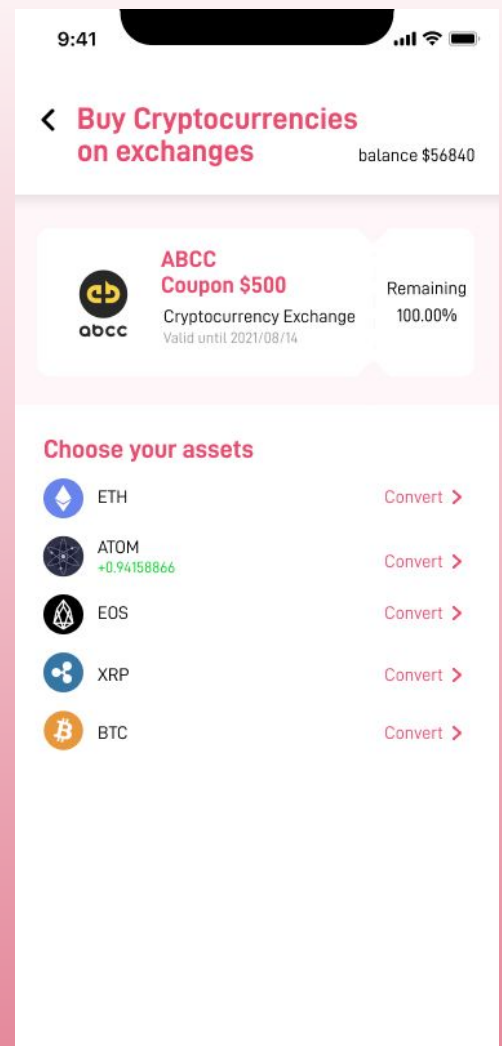
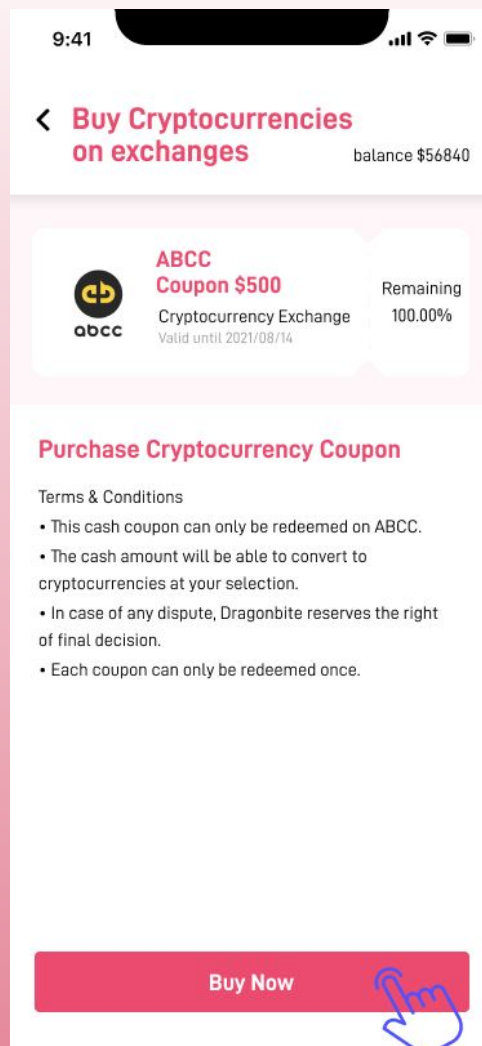
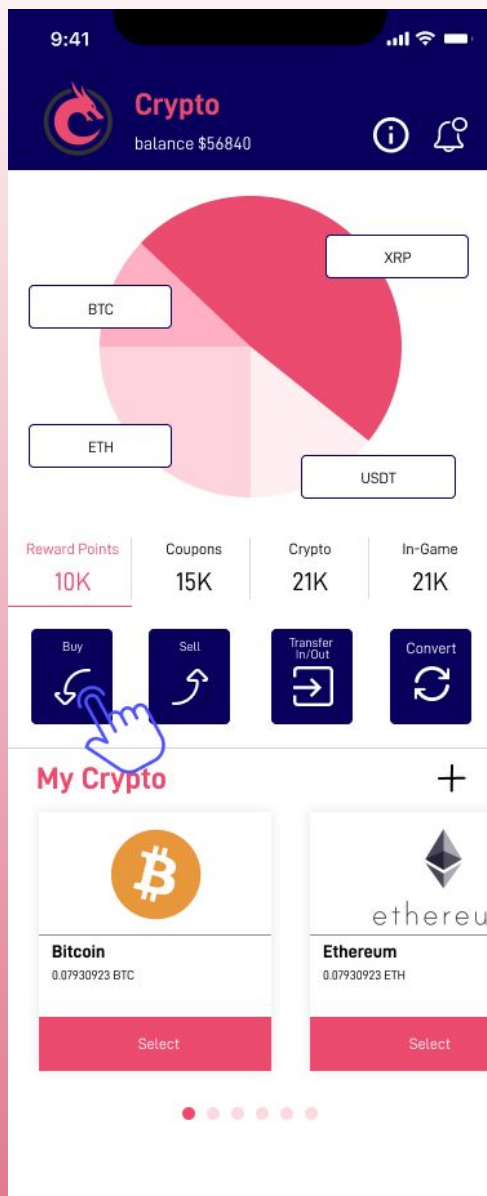
In summary, customers can exchange, swap or trade the digital freely.  
Try our prototype on [dragonbite.asia](https://dragonbite.asia) (login-id required)



# Use Cases

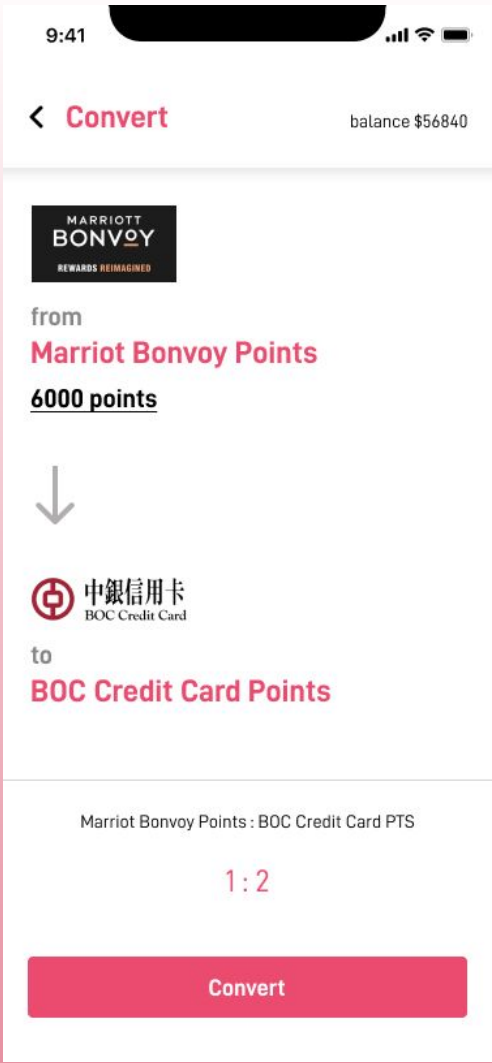
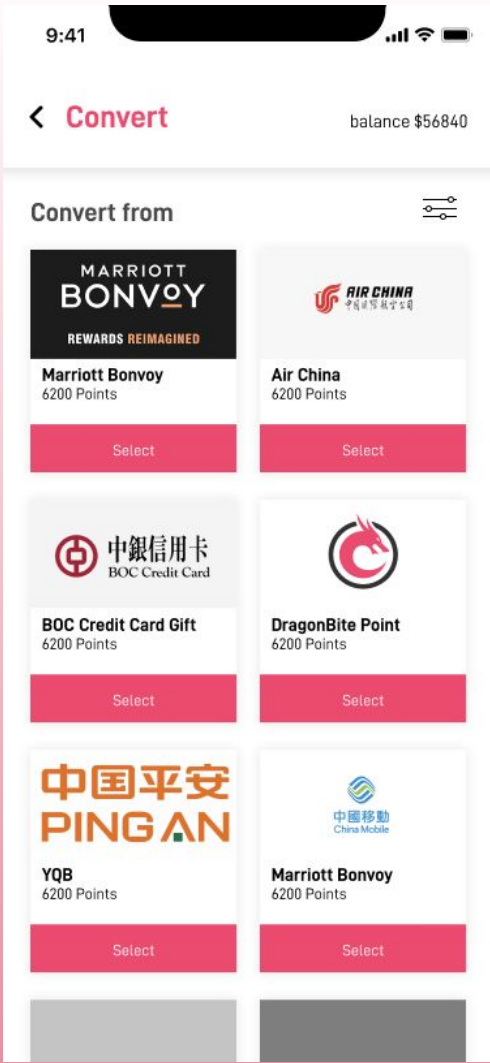
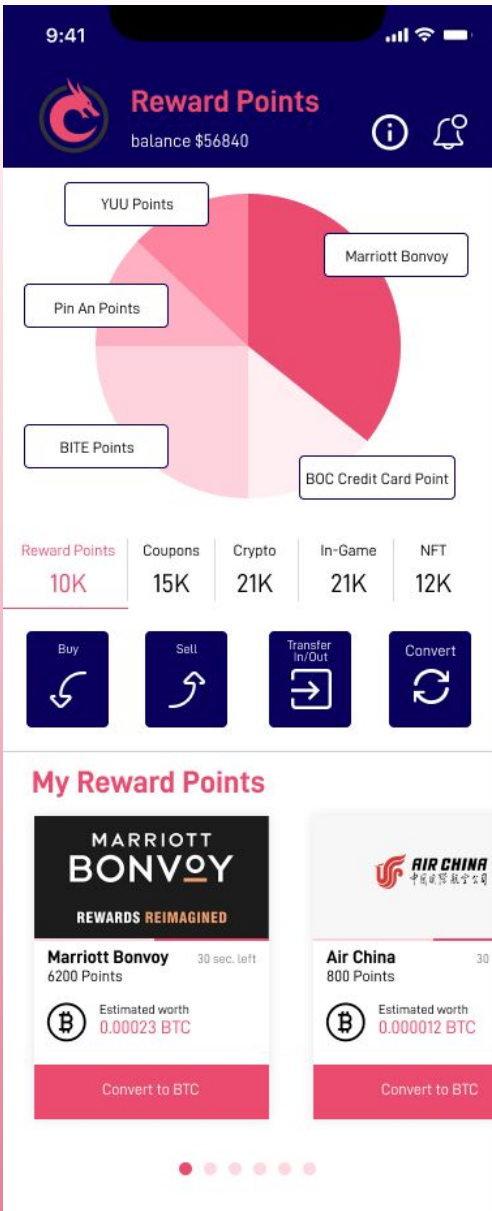
BUY – SELL– SEND – SPEND - CONVERT

Crypto | Gaming | Reward Points | Coupons | Cash



# DragonBite Crypto Solutions – Increase Liquidity

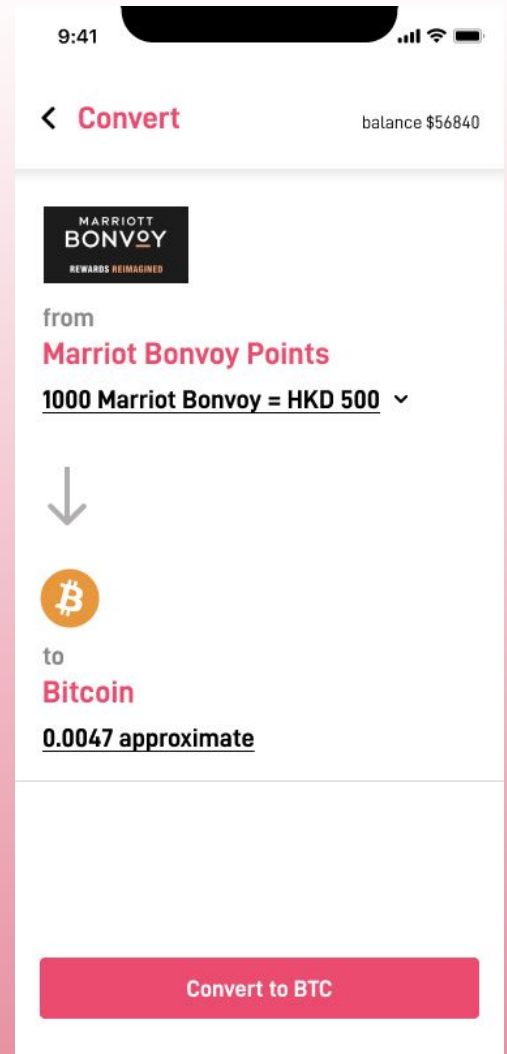
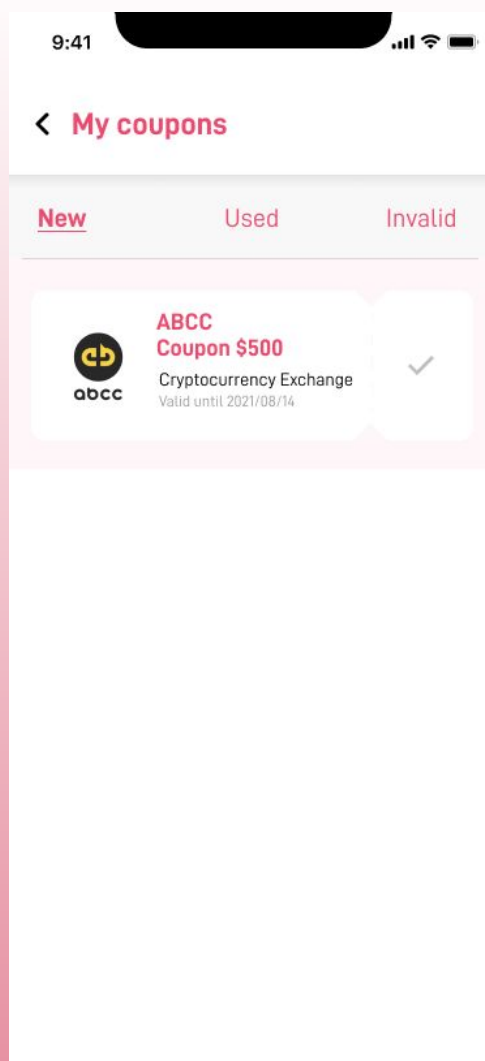
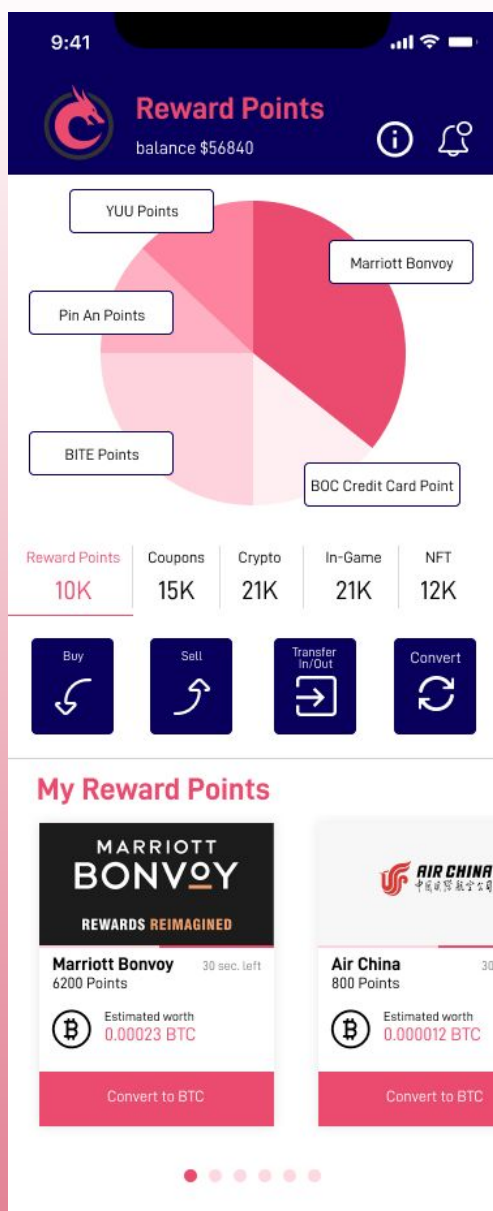
Increase Practicability for Users.  
Convert into points that are redeemable to real-life products





# Buy E Vouchers Redeem Crypto Exchange

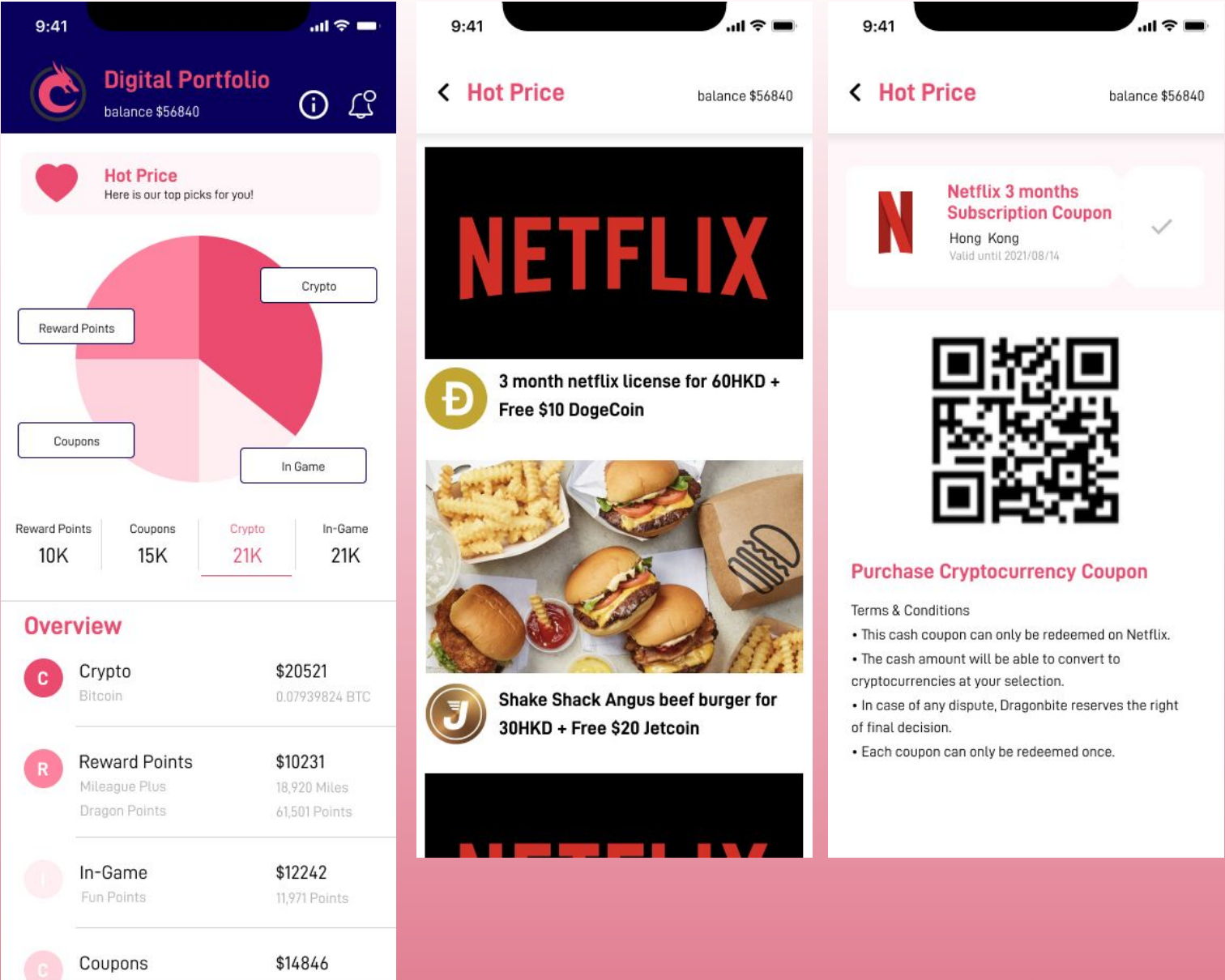
Small size crypto trading



# Convert Reward Point Reward Point Redeem Crypto Exchange

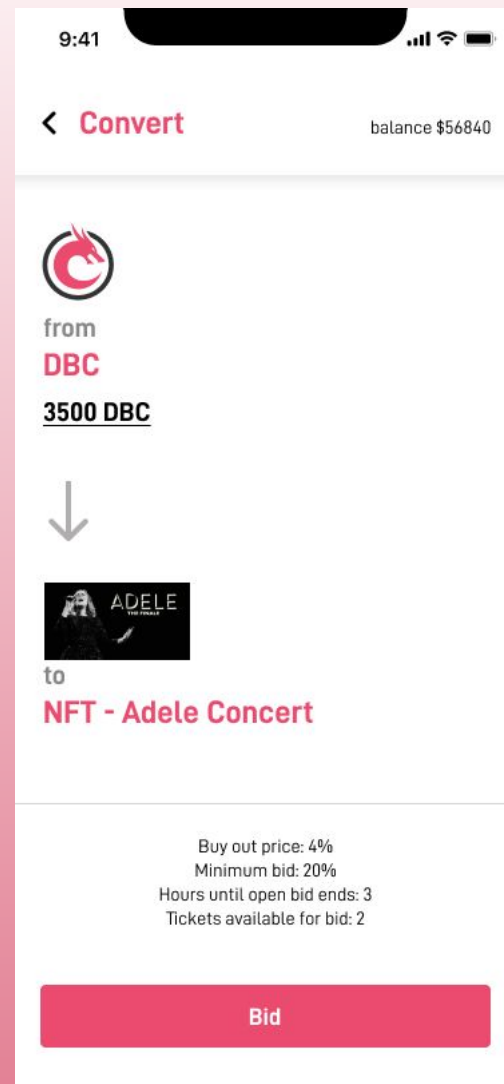
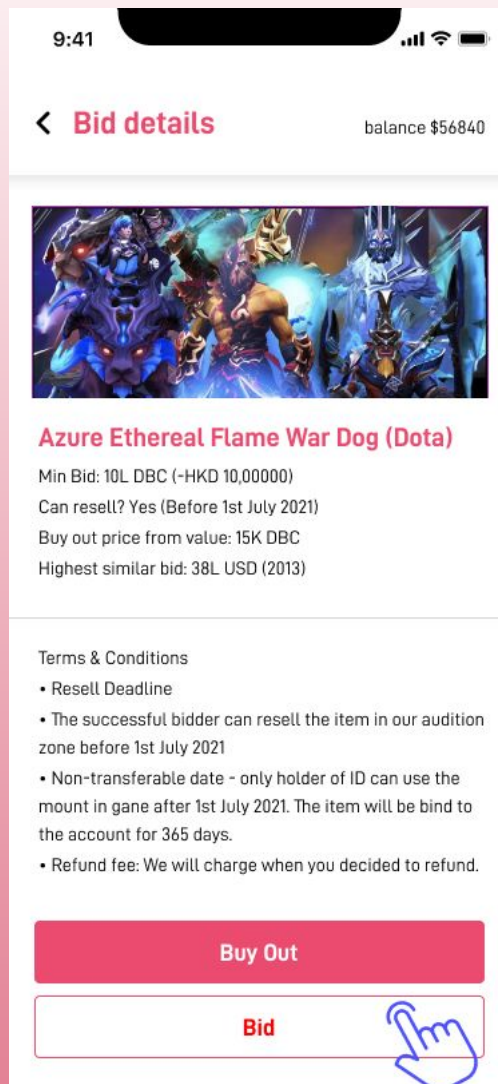
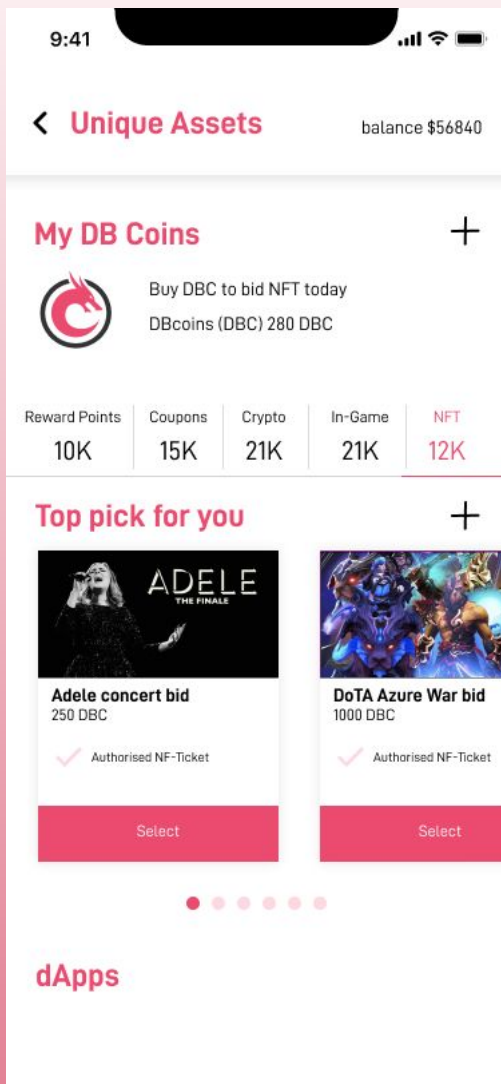
Increase Practicability for Users.

Convert into points that are redeemable to real-life products



# Convert Reward Point Cryptocurrency

Retain Value: Turn soon-to-expired points to valuable assets

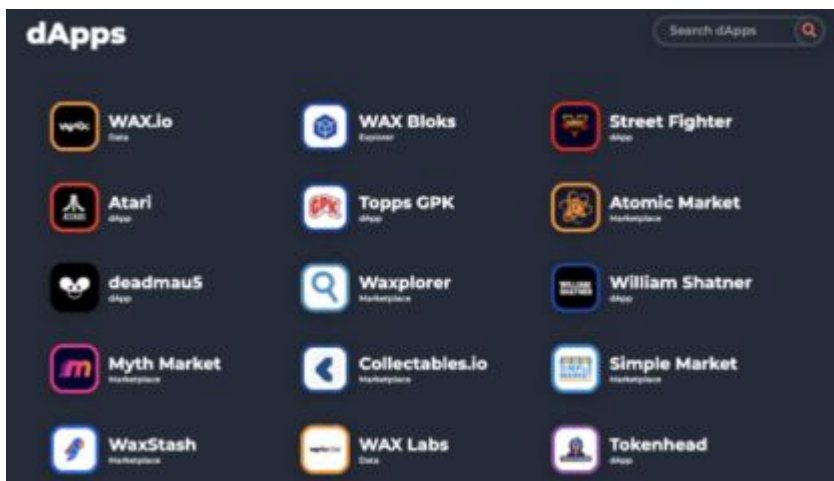


# DApps, NFTs and Stored Value Card

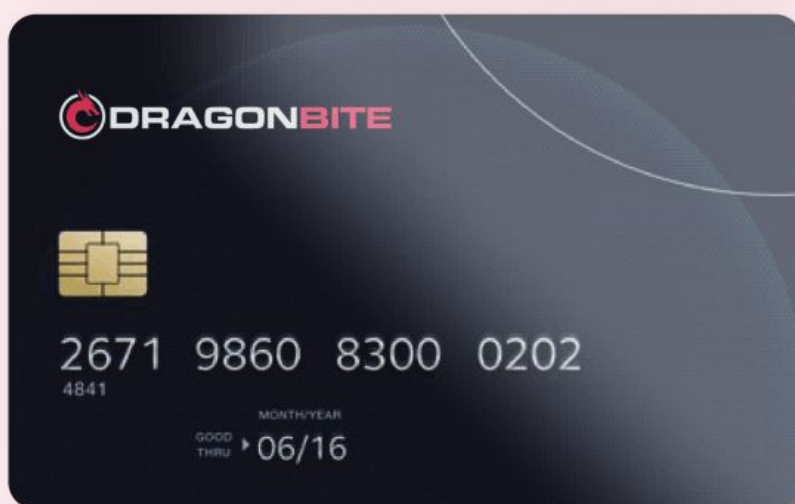
Cooperate with DApps / existing NFTs

## Marketplace for NFT Vouchers

(Support both Tangible and Intangible Non-Fungible Assets)



## Stored Value Card



# Our Bridges to Reality

Our unique 6-in-1 solution filed with patent protection in the US, UK, China, Australia and Malaysia is designed to fill the market gaps in the real world.



Our cutting-edge technology securely stores multi-blockchain assets while making the assets spendable through customers' smartphones or DragonBite Cards.



# DragonBite 6-in-1 Solutions

## Dual Token

The DragonBite ecosystem and Tokenomics have the vision to disrupt the entire rewards industry and remove inefficiencies by adopting “decentralization” technology and consequently transferring control to the public. Compared with other closed-loop loyalty platforms, DragonBite blockchain is a truly decentralized blockchain platform, which allows anyone to easily track and verify each traded token. It also creates an ecosystem by connecting different Consumers, Merchants, system operators and Crypto Exchanges.

Token	Feature	Supply
<div>BITE</div> <div></div>	<ul style="list-style-type: none"><li>• A publicly tradable financial asset.</li><li>• B2B - Consumption of DB gas in exchange for O2O marketing and issuance of Merchant branded token (i.e. sub-token)</li><li>• B2C – Consumption of DB gas in exchange for consumers to share/exchange/send of BITE</li></ul>	Limited to a certain fixed amount
<div>BITE Point</div> <div></div>	<ul style="list-style-type: none"><li>• A medium of exchange between tokens</li><li>• Act as a storage and valuation of token in DB wallet</li><li>• Coin value will be relatively stable (e.g. USD) to assure that the exchange rate among other tokens will not be volatile</li></ul>	Will be issued based on the increment of digital Assets from ecosystem

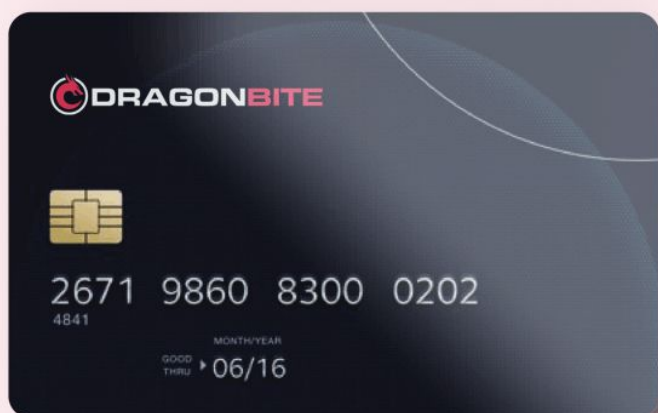


# DragonBite 6-in-1 Solutions

## DragonBite Prepaid Card

Our pre-paid card allows users to spend at more than 30 million merchants and withdraw money from 2 million ATMs worldwide. To order a DragonBite Card (physical or virtual), users can request directly through the DragonBite App or website. All issued DragonBite Cards will be connected to our multi-currency conversion engine and DragonBite App. Clients will have the choice to order a virtual card and/or a physical card.

Using DragonBite's MACE (Multi-Asset Conversion Engine) Module, the DragonBite Card enables all supported cryptocurrencies to be spent in real-life consumption.



In order to receive a DragonBite Premium card, the user must hold 5,000 BITEs in their DragonBite Digital wallet. Supply is limited.

DragonBite Premium cardholders will also receive 0.5% of their spending in BITE as a reward. Those rewards can be redeemed or converted into other currencies or digital assets. Shopping and travel insurance will be offered up to USD100,000.



In order to receive a DragonBite Standard card, the user must hold 2,000 BITEs in their DragonBite App. Supply is limited.

DragonBite Standard cardholders will also receive 0.1% of their spending as a reward. Shopping and travel insurance will be offered up to USD100,000.

# DragonBite 6-in-1 Solutions

## Multi-Asset conversion engine

Multi-Asset conversion engine (MACE) is a protocol system that matches buy and sell digital assets through DragonBite App. It utilises our digital asset pool and platform to rapidly convert any supported digital asset into the other digital asset at prevailing market value. So, digital assets, such as loyalty points, e-vouchers and in-game assets will be spendable in any place in the world.

The MACE will be linked to no less than five top loyalty programmes and crypto exchanges when we launch.

## Members Governance

In order to submit a proposal and vote within the DragonBite ecosystem, a member must first hold BITE. Each staked BITE represents 1 vote. In order to propose a topic for voting, users will need to exchange their digital assets into BITE POINT to strengthen the pool.

The process for voting is as follows:

- 1 week for evaluation of proposals
- 1 week for the voting of proposals
- Where the proposal does not involve a third-party, 1 week for the implementation of the proposal.

Where a third party is involved, then implementation would be as soon as feasible.

## Loyalty Pool

A loyalty rewards platform allows the converting of reward points from one brand to another.

Customers can select their favorite loyalty program from our list.

After entering their credentials for the login process, the app would return available points or air mileages to their accounts (and the equivalent amount in BITE).

Exchanges are secured by our blockchain technology.

- Exchanges are visible within a few seconds
- Everything is performed simply through the DragonBite app with a user-friendly and seamless experience



---

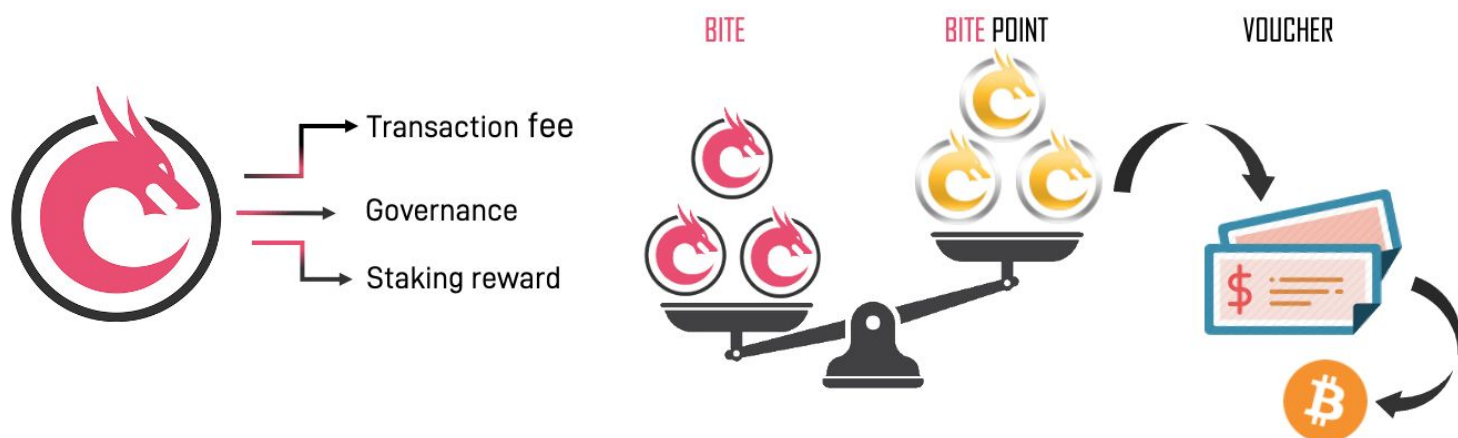
# DragonBite 6-in-1 Solutions

## O2O aNalytics and execution platform

Our Online-to-Offline (O2O) execution platform is an advanced geo-targeting tool. Merchants who connect to our platform using API and design their own campaign to drive online traffic to their physical stores. End-users who are near the targeted location will receive real-time promotion notifications from our merchants based on the customers' demographics, preferences and spending behaviour.

Our analytics platform is an insightful and user-friendly tool for campaign performance evaluation. Promoters can easily evaluate the result of a campaign from lead generation, response perspective, tokens generated sales and the actual sales figures.

# DragonBite 6-in-1 Solutions Overview

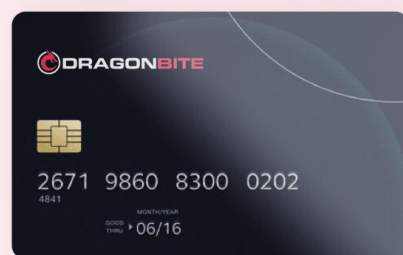


## Dual Token

BITE is a publicly traded cryptocurrency on exchanges.

Within the DragonBite ecosystem, BITE is used as a transaction fee and contribution reward in transaction activities. BITE represents the ownership of DragonBite, the more you have, the more voting power and governance you have to make direction in the DragonBite ecosystem. BITE can also be used to stake in smart contracts to get passive rewards.

While BITE POINT is DragonBite's universal tokenized reward point, pegged 1:1 with the US Dollar back by all the digital assets in the ecosystem BITE POINT acts as a medium of exchange between Digital Assets and provides liquidity to buyers and sellers of their digital assets on DragonBite's ecosystem.



## Pre-paid Card

Top up with your spare reward points to spend on daily consumption at 60 million outlets in over 200 countries. DragonBite aims to achieve this through a partnership with a leading global payment services provider, which will be announced in future.

# DragonBite 6-in-1 Solutions Overview

## Asset conversion

DragonBite Asset conversion solution is our protocol system that utilises our liquidity pool. Our platform rapidly converts any supported digital asset to other digital asset at market value in real-time.

## Governance

DragonBite will shift from centralised governance to DAO (Decentralized autonomous organization).

DAO is a paradigm shift in the very idea of economic organizations, offering complete transparency, total tokenholder control, unprecedented flexibility, and autonomous governance.

DAOs represent a massive upgrade on the traditional firm. DAOs use blockchain technology and programmable incentives to solve issues traditionally faced by global organizations, such as financial transparency, process automation, governance, and aligning geographically-separated, individual stakeholders in pursuit of a common goal. By combining state-of-the-art technology with new token-economic, governance, and financial models, DAOs can provide substantial benefits for their members. With DAOs, communities are able to leverage the strengths of all members, turning them into active stakeholders to grow the network together.

## Loyalty Pool

This is a loyalty rewards platform that allows users to convert idle points from one brand to another. In addition to redeeming rewards, consumers can exchange BITEs for reward points with other merchants.

## Analytics

For merchants, DragonBite's O2O analytics platform provides insights on customer trends and preferences, while the execution platform provides personalised digital channels to issue branded merchant tokens. Relevant offers could be targeted through the platform based on past transactions with DragonBite and the merchant.

# Technology



# Technology

The DragonBite ecosystem processes are powered by a hybrid IT architecture, i.e. partly on-chain and partly off-blockchain:

## • On-blockchain:

**BITE** – is our core Coin offering which can be created during the token generation event. For the service consumption side, our PaaS and Marketing services fee we will charge our partners in the form of BITE. We will also reward our wallet users and partners with BITE in different cases, such as Loyalty asset conversion, C2C referral and B2B referral. BITE holders can also use it to bid for rare assets and resell them in the secondary market. BITE supply is limited, and it will also be used as our staking reward. For wallet users, BITE can be used to access privileged services. BITE can also be used to exchange BITE Point, top-up prepaid cards and purchase coupons.

**BITE Point** - will be our platform's tokenized reward points which will be pegged 1:1 with the USD. The consumer will earn or exchange BITE Point to purchase other assets that are available on our platform. All reward exchange transactions (from air mileages to game points) will convert to BITE Point first which helps to improve the security and transparency of our asset exchange platform.

## • Off-blockchain:

All other transactions, including points redemption at the point of sale, loyalty program-specific transactions and e-voucher issuances are handled at the back-end server of the merchants and DragonBite without blockchain. To offer sufficient protection to our wallet users and partners, our Chief Technology Officer will manage regular security of both on-chain and off-chain components to make sure they are properly audited and protected.

At the beginning, after the distribution of the BITE Tokens to the public, DragonBite will hold a majority of BITE and thus have some degree of influence over the blockchain. This ensures that DragonBite has the ability to adjust the rules and maintain the system. One of the main duties of DragonBite in maintaining the blockchain is to ensure that blockchain transaction fees are maintained at an appropriate level. In other words, sufficient incentive should be given to third-party validators to ensure the verification process works smoothly and to secure the integrity of the blockchain system. Over time, the number of BITE Token held by DragonBite will decline, so that control will shift to the community.

---

# Technology

## Core Platform Products

### DragonBite Digital Wallet

Allow buy / sell / trade / transfer assets supported by several backend products which permit B2C and C2C exchange

### Loyalty as a Service marketing platform

Apart from earning, buying, selling, sharing and trading of loyalty points and coupons, we also allow consumers to convert their expiring points or idle assets into other digital assets (e.g., cryptocurrency, especially BITE). Our merchant partners allow our users to access their loyalty system or our loyalty PaaS platform freely.

### Collectible as a Service platform

Our platform will support rare asset bidding empowered by NFT token. We allow our merchant partners or consumers to sell their collectible items online in a secure and transparent manner.

### Game asset toolkit / API

The platform will support trading extremely rare gaming assets online. Gamers can sell or share their assets on our platform, whenever they plan to migrate into a newly updated game. Our crypto-based escrow payment function can offer additional protection to their rare gaming asset.

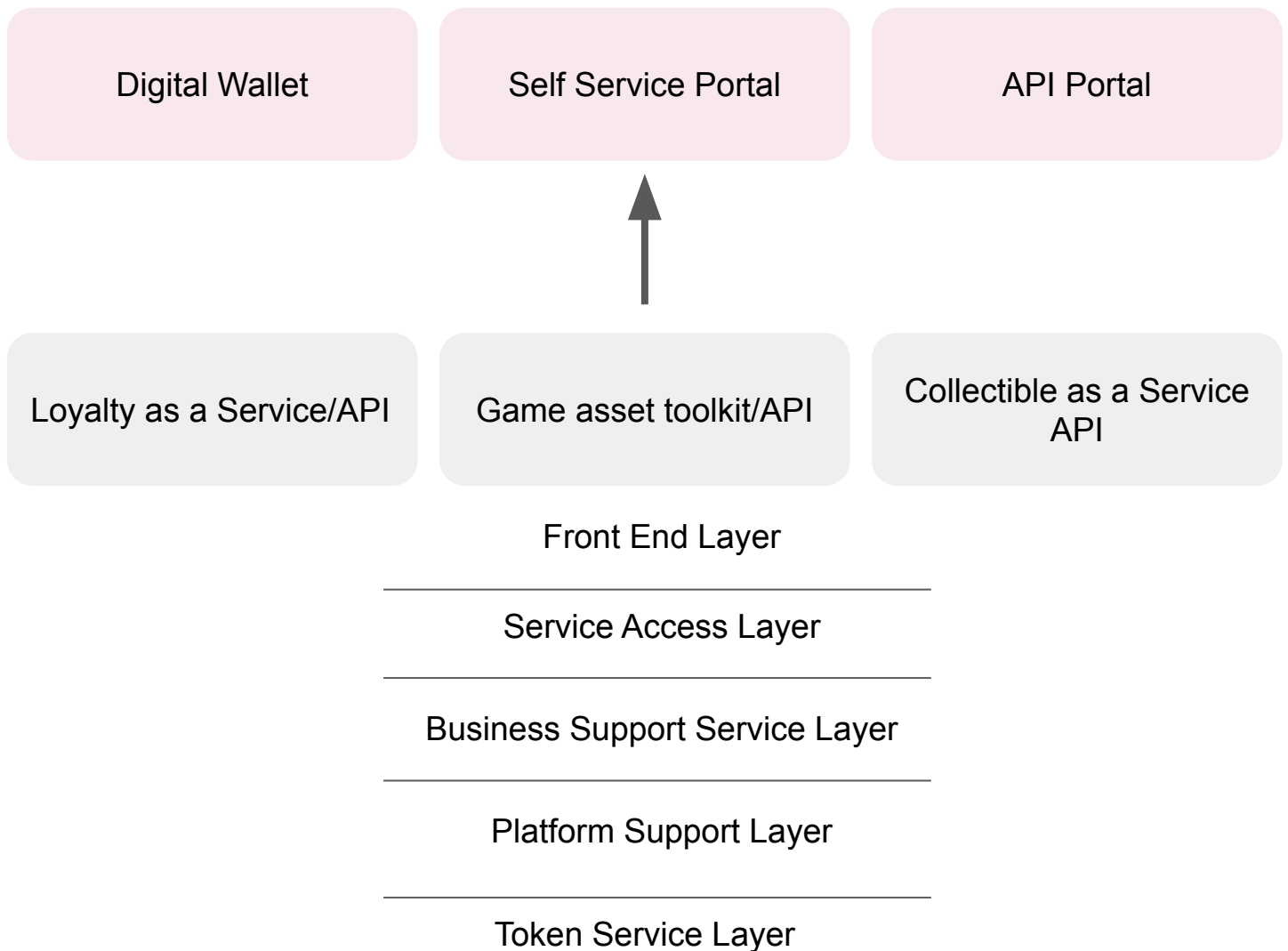
### API Products

DragonBite will provide API and CLI (Command-line interface) for our stakeholders to automate their process. For example, a game developer might wish to focus on game development and make use of our platform to enable tokenized asset trading to facilitate gamers and support the demand of their gaming assets. They can also use our Loyalty API to attract gamers to try and purchase their new titles. Our API products include:

- Gaming platform API
- Loyalty platform API
- Bidding platform API

# Technology

## Platform Conceptual Overview



Digital Wallet (aka DB Digital Wallet) will focus on the management of financial assets, loyalty points and gaming assets for consumers.

The key frontend will provide self-service portal and API portal for business supporting staff of our merchants and system partners respectively.

Our service domain will be organized in different supporting service layers to maximize the security and agility of our platform, providing support to various users.

---

# Technology

## Blockchain Standard

Our platform will inherit the security protection offered by RioChain blockchain service. It allows us to drive down the cost of our blockchain transactions and speed up the execution of our transactions.

## Blockchain Library Standard

In addition to custom smart contracts, we will also make use of a highly secure standard library, which is similar to the OpenZeppelin library, to ensure all our smart contract code is properly audited and tested.

## Consensus Algorithm

We will support POA algorithms which can reduce transaction cost and improve the scalability of our platform. It will also reduce risk of centralization and reduce individual miners to influence the consensus of our network.

## AIoT and Big Data Analytic based personalization

Our merchants' redemption service and payment service embedded in different mobile phones, tablet and mobile POSs will allow us to connect to a rich set of sensors. This will enable us to apply AI and analytic techniques to push more customised asset investments and offer discounts to our consumers' community. To address the privacy protection concern of individual users as well as regulators, our Chief Technology Officer will report to our board on a quarterly basis and to ensure our wallet users' privacy are properly protected. We will fully comply with the privacy protection standard such as GDPR (General Data Protection Regulation) and PDPO (The Personal Data Privacy Ordinance).

## KYC

KYC/AML compliance in the payments and financial industries is of vital importance. Fraudulent transactions if executed on a wider scale by the cards issued by the given issuer can trigger the card-schemes' (Visa, Mastercard) restrictions on the cards from that issuer. Funds from stolen cards and in other inappropriate transactions can be a source of wide chargeback demands from the valid cardholders. For that reason, we will be conducting KYC checks on all of our clients. To execute the scale of operations we plan that checks would be initially conducted by the 3rd party external KYC/AML check service providers, like Trulioo15.



# Technology

## Digital Wallet

Our wallet App provides a unified frontend for users to manage and trade their loyalty assets (coupon and reward points), crypto-asset and gaming asset.

It will allow users to have trust-less access to their crypto assets. For this scheme to work, we will employ the standard of BIP-3211 to generate as many wallets per currency as the user wishes to use and also the standard of BIP-392 to implement a simple and secure way of backing up the randomness generation of private keys for all the supported cryptocurrencies.

Users will be allowed to see the BIP-392 compatible mnemonics set encrypted with the user's password. That same mnemonics set encrypted using AES algorithm with the user's password hardened with the algorithm PBKDF2 and fragmented to many pieces using Shamir's Secret sharing protocol will be also securely stored across many data centers/locations to improve the overall reliability of our platform.

## Non-Fungible Token Bidding

Our platform can support the trading of multiple classes of rare assets. We will help our sellers and game development partners to tokenize their assets (digital or physical) in the form of NFTs. After simple parameter setting on our Wallet App, the asset will then be launched in designated bidding markets. All transactions will be executed in a transparent and secure manner to offer maximum security protection for both buyers and sellers.

We intended to provide a rich set of self-service platforms and API for stakeholders with limited resources in smart contract development to make use of NFT technology to trade their digital or physical assets online in a trusted and transparent environment.

Key values of our NFT enabled auction platform:

- ✓ Full transparency among all stakeholders
- ✓ Provide asset assurance and certification services to protect our buyers
- ✓ Support a wide range of unique assets (e.g. limited edition watch, concert ticket)
- ✓ Protect ownership and trade history
- ✓ Customize trade for unique gaming asset
- ✓ Stimulate growth through secondary market trading service
- ✓ Provide Sellers and Gamers API/CLI services for integration with our partners
- ✓ Offer escrow payment services to improve confidence during virtual asset trading (e.g. rare game items)
- ✓ Polkadot Distributed Ledger technology supports interoperability and scalability.
- ✓ DeFi allows a true shared economy where users can also become service providers

- ✓ Proven O2O marketing empower by loyalty reward (coupon and points)
- ✓ Drastically reduce operating cost for:
  - Loyalty service for our merchant partners
  - NFT auction implementation for sellers and game developers Online digital marketing
  - Provide a foundation for AIoT personalization and recommendation for Loyal reward and Investment products
- ✓ Permit our Wallet users to convert idle assets into growth opportunities

## Road Map

1

### Digital Wallet

- ✓ Loyalty as a Service
- ✓ Asset Bidding Service
- ✓ Pre-Paid Card Service
- ✓ KYC/AML Service

2

### Self service portal

#### API Portal for:

- ✓ Gaming
- ✓ Bidding
- ✓ Loyalty Exchange

3

- ✓ Big Data analytic engine
- ✓ AR gamification marketing service
- ✓ Personalize recommendation service

4

- ✓ NFT token technology upgrade
- ✓ AIoT personalization engine

# Roap Map

## 2018

- Prototype
- Acquired Merchants Coupon, Loyalty Points & Gaming Resources
- Partnership with Banks & major financial services
- Filed Patent
- Blockchain in loyalty programs

## 2019-2020

- Asset converting matrix
- WhitePaper
- Reseller of **Steam, Google Play and Apple Giftcard**
- Partnership with **ABCC**

## 2021 Q1

- Technical Audit
- Token Sale Private Round
- Underwriting, legal counsel and technology consulting
- Partnership with **RioDeFi**

## 2021 Q2

- IDO on **Uniswap**
- Launch of **DragonBite** App
- Integration on **MANTRA DAO**
- Launch on **Zendit**

## 2021 Q3

- Integration with other loyalty programs such as **Asia Miles, Kris Flyers**
- Migration to **RioChain**

# Road Map

## Business development plan

Proceeds from the Token sale will be used for the development of the DragonBite System as well as the global roll-out of the DragonBite business. Marketing, sales and technical engineering offices will be established in the following major gateway markets.

### Phase 1, 2021

Centralized loyalty platform – easier to get a traditional loyalty program to join. Also, the conversion rate needs to be bilateral first or merchant acceptance will be lower.

### Phase 2, 2021

Offensive on the Gamer segment, Gamers have similar behaviour as crypto investors. We target to ramp up of Gamers segments in 3 to 6 months and we have already built an alliance with Game publishers to allow our Bite Point for purchasing Game Art and Game points

### Phase 3, 2021

Decentralized loyalty platform, DragonBite applies loyalty points to the principles underlying decentralized exchanges such as Uniswap. Users can choose to use the platform to trade their loyalty points for a fee or provide liquidity to the platform for a reward.



# DragonBite Tokenomics



# Token Generation Event

ALL DISTRIBUTIONS OF DRAGONBITE TOKENS ARE SUBJECT TO THE TERMS AND CONDITIONS RELATING TO TOKEN SALES ("Ts & Cs") AS PUBLISHED FROM TIME TO TIME ON THE DRAGONBITE WEBSITE. BY MAKING A CONTRIBUTION TO DRAGONBITE TECH PTE FOR THE PURCHASE OF DRAGONBITE TOKENS ("BITE"), CONTRIBUTORS WILL BE BOUND BY THE T&Cs. BY ACCEPTING SUCH T&CS, CONTRIBUTORS WILL BE ENTERING INTO A BINDING AGREEMENT WITH DRAGONBITE TECH PTE. THE T&Cs CONTAIN PROVISIONS WHICH AFFECT THE LEGAL RIGHTS OF CONTRIBUTORS AND CONTRIBUTORS MUST READ, ACKNOWLEDGE AND AGREE TO THE T&Cs BEFORE RECEIVING TOKENS. IN THE EVENT OF ANY INCONSISTENCY BETWEEN THE T&Cs AND THE INFORMATION BELOW, THE T&Cs WILL BE CONTROLLING.

## Token Distribution Overview

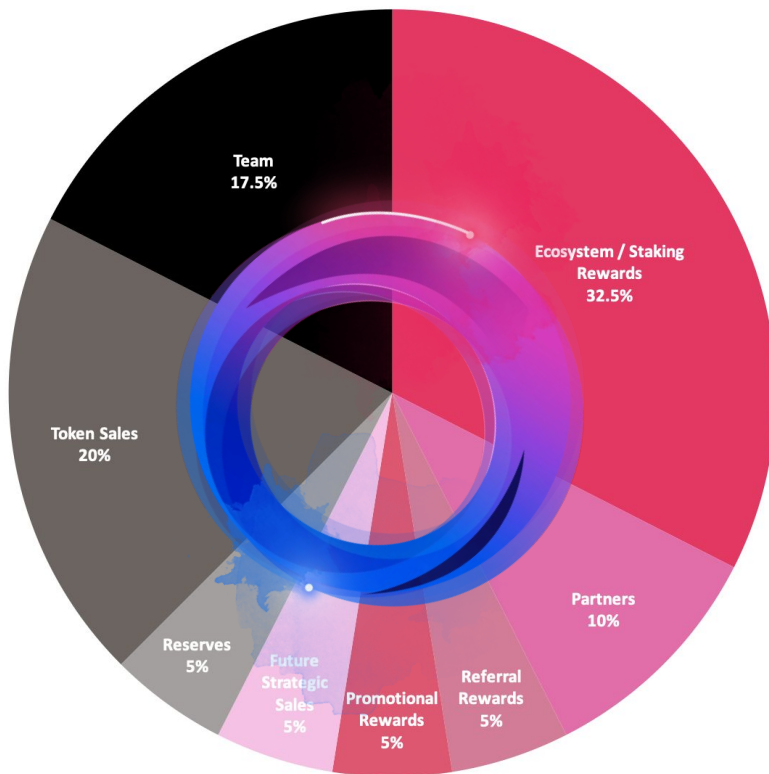
Token Symbol: BITE

Token usage: Token can be used in the ecosystem

Total Token Supply: 1,000,000,000 BITE

Accepting: Ethereum (ETH), Bitcoin (BTC), OM Token (OM), RFuel, USDT, USDC Countries Allowed: As determined in the sole discretion of DragonBite tech Pte \*Other bulk purchase and early bird offer is also available

# Token Allocation and Use



32.5% Ecosystem/Staking Rewards

10% Partners

5% Promotion

5% Referrals

5% Reserve

5% Future strategic Sales

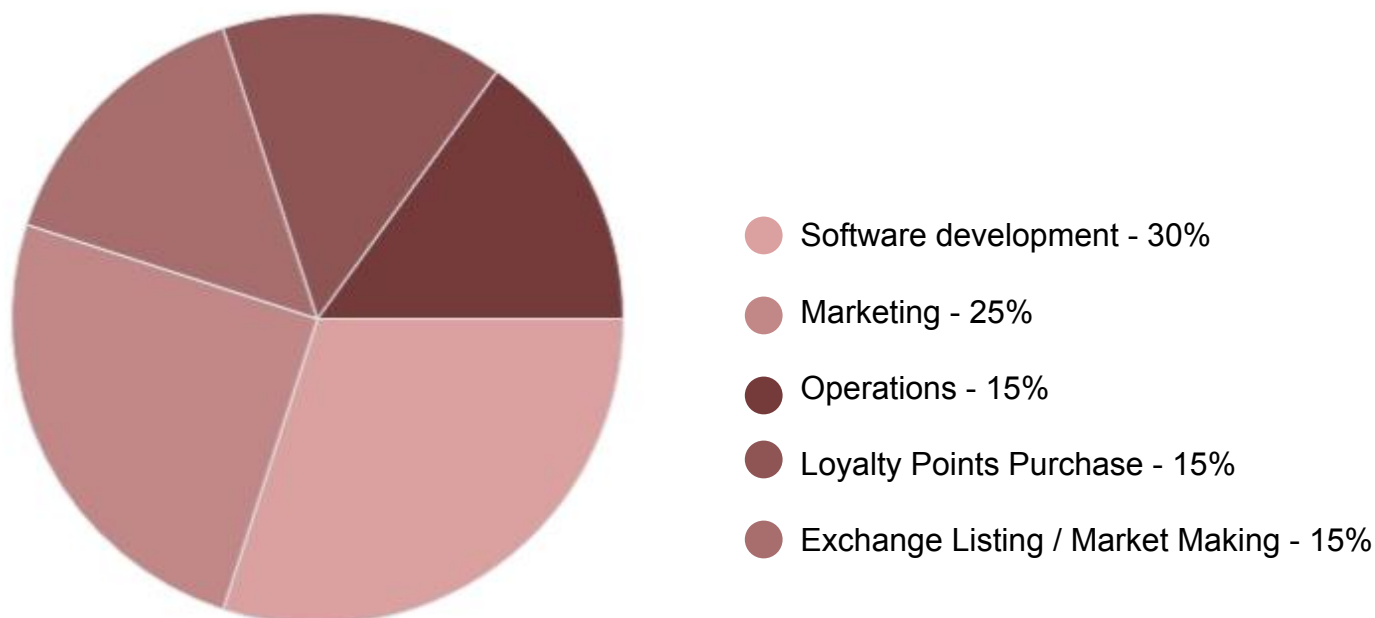
20% Token Sale

17.5% Team and Advisor

Total Tokens (BITE): 1,000,000,000 Supply

- Ecosystem/Staking Rewards - 32.5% will go towards various needs of the DragonBite ecosystem. For example, ecosystem incentives for our users as well as using BITE tokens to pay for services depending on business situations. Also, BITE can also be stored in the ecosystem as a stake to earn more BITE
- Partners- 10% Some loyalty and digital asset partners may be allocated a certain amount of BITEs for partnership purposes, which may be used to attract new merchants and partnership signups with the DragonBite ecosystem.
- Promotion – 5% will be used for bounty, airdrops, community campaigns and contributors
- Referrals - 5 % will be used to reward any successful invitation.
- Reserve - 5% reserve will be held by DragonBite as an emergency fund for our business. We do not anticipate using these funds. However, if something arises, we will reserve the right to use these funds to fund the business.
- Future strategic Sale - 5% will be sold to strategic investors in the future
- Token Sale - 20% will be sold to private and public investors with a lockup period.
- Team and Advisors -17.5% will go to the team and advisors which will be on a 6 month lockup period. The first release will be at the 6th month then each month after that.

# Use of Funds



- Software Development -30% will go to the development and maintenance of the DragonBite ecosystem.
- Marketing - 25% will be used for marketing expenditures such as offline-to-online events, advertising and PR events to drive business from investor and project views
- Operations - 15% will be used to run DragonBite day-to-day activities. This includes but not limited to salaries, office rent, utilities, hosting and software expenditure.
- Loyalty Points Purchase -15% will go into strategic purchases of loyalty points and digital assets that will be held and maintained by DragonBite, which will benefit the token holders as we will sell these loyalty points and send the rewards into the staking pool.
- Exchange Listing / Market Making- 15% will be used as exchange listing and market making to provide liquidity.



# DragonBite Team

DragonBite is founded by a team of blockchain enthusiasts. The team has accumulated over 50 years of experience in digital marketing, technology, loyalty, payments, banking, consulting and fintech. The DragonBite team is based in China, Hong Kong, Singapore, the USA and the UK.



**Mickael Costache | CEO**

Mickael Costache is the Regional Director for the Middle East, Asia and Africa at Espeo Blockchain, one of the leading blockchain development and consultancy studios in the world. Mickael is also an ICO advisor, working mainly with companies based in Asia.

Based in New York but spending a lot of time on the ground in blockchain hubs such as Singapore or Hong Kong, Mickael successfully assists companies and entrepreneurs to turn their ideas into working decentralized solutions, ranging from ICO development to conceiving complex blockchain solutions for large enterprises, as well as blockchain advisory.

Mickael also has strong e-commerce and entrepreneurial experience and the last venture he co-founded has become one of the fastest-growing marketplaces in the Middle East.



**Elvan Yau | COO**

Elvan is a serial entrepreneur, investor and ex-private banker. He is the Co-Founder of Cryptotal.io, a payment infrastructure for cryptocurrencies. He also is the founder of Voyhub Hygiene, authorised vendor of Hospital Authority, Great Eagle, Sino, JLL, MTR, Disney. Elvan is very experienced in the FinTech industry, he was the person in charge of products in AsiaTop Loyalty and Operations in BlueOcean Pay. Earlier in his career, he worked in Citi Private Bank and HSBC. Elvan received his Finance & Economics Degree at the University of London.

# DragonBite Team



**Florence Ip | CFO**

Florence Ip (CFA, CAIA) is a General Secretary and a founding member of the Association of Blockchain Development, a non-profit organisation dedicated to the development of blockchain technology in various industries. She has solid experience working in a top global fintech company, Bloomberg L.P. as a Product specialist, Relationship manager and Financial market trainer. She devoted to building transactional platforms for the Money market/FX communities for the globe. Furthermore, she also has strong experience in the financial industry, working in leading international banks as a Capital market trader to manage assets over billions of dollars. She graduated from The London School of Economics and Political Science then earned her MBA at The University of Manchester in U.K.. She also obtained her Artificial Intelligence certificate and Blockchain Technologies certificate from MIT Sloan School of Management in U.S..



**Andy Chen | Strategic Advisor**

Andy is an investor and serial entrepreneur with over 20 years of Fintech experience. He has won the award as being the most successful entrepreneur under the age of 35. Andy is a 2-Patents Inventor in Loyalty using blockchain and IoT and built several loyalty companies from scratch to profitability.

Prior to that, Andy was the General Manager in Mastercard and before that he was the principal in BCG. Andy received his M.Eng of Electrical Engineering at Imperial College and Quantitative finance at Stanford University. He is also a PhD in Finance (candidate) CASS.

# DragonBite Team



**Peter Chan | CTO**

Peter has over 30 years experience in application development and IT infrastructure. Peter serves as Chief Information Officer at Asiatop Loyalty. Prior to that, Peter served as IT Architect at IBM. He has been enterprise architect for multi corporations, involved in IoT automation system, IT Consulting. Peter received his Computer Science degree at the City University of Hong Kong.



**Stephen Hay | Loyalty Advisor**

Stephen Hay is an Asia Pacific leader in loyalty, CRM and B2B consumer services business; with over 25 years of customer innovation, development and transformation with blue-chip organizations such as Cathay Pacific, Asia Miles, Mandarin Oriental Hotel Group, AS Watsons Group, LVMH, Sands China and Dunhill. Stephen started his career in loyalty at Cathay Pacific Airways and was responsible for the strategy and programme design for Asia Miles, the region's most successful reward programme. Later, joining leading loyalty agency ICLP, he led the loyalty consulting division driving both agency proposition innovation and programme design and development for key clients. Promoted to General Manager Hong Kong and then Regional Director Asia Pacific, he was responsible for the sustained and long term performance growth of the agency and the adoption of best practice loyalty and CRM across the region

---

# DragonBite Team



**James Anderson**  
Advisor - RioDeFi

James is a Blockchain advocate and serial entrepreneur whose involvement in Blockchain goes back to early 2013.

Upon contributing to the Ethereum ICO, James embarked on a journey into social entrepreneurship. Most notably, James co-founded Social Evolution, a non-profit organization whose aim is to raise awareness about the potential of digital currencies and the benefits of decentralized finance.



**Will Corkin**  
Advisor - Mantra Dao

Will is a blockchain & fintech entrepreneur in both the crypto and tokenized securities markets. Helping to structure and launch over 20 blockchain companies while running the consulting and advisory arm of trade.io, Will more recently headed business development for the only US broker-dealer currently licensed to issue and distribute digital securities. Prior to his involvement in blockchain, Will was a portfolio manager at ZX Ventures.

# Board of Advisors



**Ekaterina Volkova**  
Advisor - RioDeFi

A seasoned business consultant, Katerina's former ventures include Priority Token Group where she served as Vice President. Katerina has helped structure a broad range of enterprises.

Her expertise includes fundraising, strategic management and event organization.



**Dr. Amanda Lim**  
Marketing Advisor

Amanda Lim, Ph.D., is a Founder and Vice President of the Association of Blockchain Development, a non-profit organisation dedicated to the deployment of blockchain technology in various industries including legal, auditing, and finance. She is a founder and a Director of ACH Worldwide. She has driven the success of many private equity projects related to AI, blockchains, Chips, eCommerce, Fintech, Healthcare, and Internet-of-Things. Being passionate about innovation and technology; Amanda is a digital economy researcher, lecturer, and columnist. She has supervised projects related to blockchain startups. She has conducted lectures and published articles related to AI, blockchain, crypto, cybersecurity, viral marketing, and the booming digital economy.

# Ecosystem Partners



MANTRA DAO is a community-governed DeFi platform focusing on Staking, Lending, and Governance. MANTRA DAO leverages the wisdom of the crowd to create a community-governed, transparent, and decentralized ecosystem for web 3.0. Built on Parity Substrate for the Polkadot ecosystem, MANTRA DAO gives financial control back to the people to store and grow wealth together.



RioDeFi is a Blockchain technology company. Their mission is to accelerate the mass adoption of digital assets by bridging traditional and decentralized finance. Our vision is a world in which everyone has access to decentralized financial (DeFi) services. To that end, RioDeFi develops applications that connect people to digital assets, mobile payments, and DeFi services such as savings and lending. Our solutions enable lower transaction fees, faster confirmations, energy efficiency, secure storage, and global reach.



Hex Trust is a fully licensed and insured leading provider for bank-grade custody for digital assets. Led by experienced financial services experts and veteran technologists, Hex Trust has built a proprietary platform - Hex Safe - that delivers an infrastructure custody solution for banks, financial institutions, asset managers, and exchanges to safely and efficiently operate in the blockchain ecosystem. The Hex Safe platform has been designed with a comprehensive compliance-first approach, with the highest level of security available in the market, scalable for high transaction volumes, and providing seamless connectivity to third-party service providers in the ecosystem. ZeroKey(TM), a proprietary technology, enables seamless transacting and fast access to assets stored on multiple blockchains while maintaining the highest levels of security of cold storage solutions.

# Ecosystem Partners



AsiaTop provides an online loyalty points platform where users can use their idle bonus points, redeem their reward points and acquire coupons directly. The vision is to disrupt the loyalty market with innovative business models and technologies, therefore handing back the control to the public. The open-loop decentralized ecosystem aims to provide consumers with the ability for instant redemption, manage multiple loyalty points and exchange them freely on a single platform. AsiaTop's solution provides proof of ownership for rewards, contracts, and conversion capability at low operating costs as well as low-security risk.

AsiaTop has 1M members, 50k merchants and a rewards pool of 938M dollars.



PLUTUS.VC is a next generation Innovation Venture Fund. PLUTUS.VC fund primarily focused on China and USA innovations, but we do seek deals Worldwide. PLUTUS.VC targets at the \*TMT sector –Telecommunications Mobile Technology, but is open to any new innovative business concepts. PLUTUS.VC invests in Angel, Pre-A and A-Round. Anything from \$500,000 to \$5 Million. \$200 million fund reserved for investment into promising technology, internet, mobile, gaming and innovation companies in China, USA and globally.



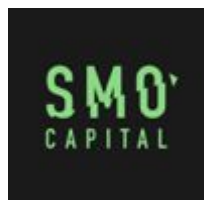
Association of Blockchain Development works with government, academic, and industry organizations to promote blockchain and other trust technologies via activities and services in education, research, and advisory in Hong Kong and abroad. ABCD encourages and supports legal and compliant projects



Timebank utilises society resources aiming to resolve the Economic inequality issue. TimeBank works actively to help people in the society at the same time assisting the government to reduce cost and time.



## Ecosystem Partners



SMO was founded in 2020 with a group of partners whom have been involved in blockchain technology since 2012. Since our establishment, we've invested in and partnered with a number of well-known startups that are doing great things in their respective fields. When it comes to investing, there's no such thing as approaching us too early. In fact, the earlier we come on board, the better.



Molecular Hub (Mhub) is the first “all resource” platform focusing on incubating and nurturing the blockchain application startups in Hong Kong, formed by five shareholders named Molecular Group, China Fortune Holdings Group, TusMaker Global Network (TGN), Collin Star Capital and HBCC Investment and supported by Hong Kong Science & Technology Parks Corporation and Hong Kong Applied Science and Technology Research Institute.



Based in Hong Kong, Summit 33 assists organisations in hiring top talent. Our clients include Banks, Asset Managers, Hedge Funds, Private Equity firms, Cryptocurrency and Technology firms. We offer our clients, who range in size from early-stage crypto firms to global investment banks, a hands-on approach to recruiting. Whether you are a company looking to hire or a candidate seeking your next career opportunity, you can count on receiving the highest quality service from our team at Summit 33.



ACH is a group of professional talents with PhD, CPA or CFA qualifications and proven corporate advisory experience. Facilitating their clients to adopt Agile and Creative methods for defining their uniqueness and valuable differentiations. ACH helps their clients to think beyond their learning Horizon for business value creation. ACH let their clients to innovate and unleash their unknown potential for sustainable competitiveness. Creating opportunities for our clients to collaborate and create synergies with valuable industry resources for their business success.



# Ecosystem Partners



Labs Group disrupting real estate investments in the largest asset class through the world's first end to end real estate investment ecosystem by fractionalizing real estate investments. Powered by the LABS ecosystem token through decentralized finance (DeFi) and governance.



Established in 2003, ChinaNet (NASDAQ: CNET) is the first listed company in China to build a versatile ecosystem on business opportunities for consumer expenditure. As an internet company transitioning to a SaaS based mode, our core focus is to promote business expansion and sales opportunities for SMEs. In order to do so, we provide our SME customers with learning-based precision advertising and marketing SaaS service by combining internet/mobile advertising technology, cloud computing and data analysis systems. ChinaNet now has more than 500 employees serving 3,000 SME customers. The annual revenue exceeds USD\$30million. Our business has spread worldwide, including Beijing, Shanghai, Guangzhou, Wuhan, Hong Kong, Taiwan and North America.



Redspots Creative (Hong Kong) Company Limited is a multi-media production company which focuses on development, production, application, and marketing promotion. We provide services in 3 major categories: 2D & 3D video production, AR/VR interactive technologies and products, and AR platform. We provide for our clients a one-stop multi-media promotion solution, greatly increasing marketing effectiveness.



FiO has been adopted with sample cases by well-established businesses in 10 diverse industries, and is now being applied to marketing and advertising, ecommerce, agriculture, entertainment, retail and sales, transportation, media, education as well as health information.

# Ecosystem Partners



WeFi offers virtual banking account, cryptocurrency exchange and ATM machines services.

Integration of traditional capital and cryptocurrency. Full service offshore financial platform.



Hunter Group WeFi provide Crypto ATM machines services, allow users to cash in and cash out their cryptocurrencies. Hunter Group's ATM located in Hong Kong and Southeast Asia, there will be 200+ machines in operation by the end of June, 600+ machines in operation by the end of 2021.



The management team consists of seasoned professionals who worked in the brokerage service industry, with background ranging from equity and derivative trading to operations, asset management, and information technology. P95G provides services to financial institutions and individual investors in buying and selling cryptocurrencies, fiat currency (US dollar) and cryptocurrency transfers, and OTC (over-the-counter) trading in large amounts.

# Conclusion

We at DragonBite are passionate about blockchain technologies, and believe our solutions will provide the best experience to our users and allow them to manage digital assets with their fingerprints.

DragonBite App offers instant switching among digital assets.

Easily manage an array of different loyalty programs, reward points, gaming assets and cryptocurrencies.

Options to convert idle points from one program to top up another in order to redeem a digital asset or a full flight ticket as an example.

Cutting edge security keeping all digital assets safe.

DragonBite Card is accepted by 60 million outlets in over 200 countries as the fuel and reward currency of the network.

## BITE

With our BITE Tokens Sale, you will have the opportunity to participate in our long-term growth and embark on a journey to disrupt the loyalty reward industry!

# Disclaimer of Liabilities

**DISCLAIMER OF LIABILITY** To the maximum extent permitted by the applicable laws, regulations and rules, DragonBite and/or the Distributor 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. This Whitepaper is for information purposes only and is subject to change. It is drafted to serve as the primary source of information about BITE and its potential token holders and is not to be considered exhaustive. **NO REPRESENTATIONS AND WARRANTIES** DragonBite and/or the Distributor does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper. DragonBite and / or the Distributor disclaims all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions relating to BITE contained in this Whitepaper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care.

## **REPRESENTATIONS AND WARRANTIES BY YOU**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to DragonBite and/or the Distributor as follows:

(a) you agree and acknowledge that the BITE do not constitute securities in any form in any jurisdiction;

(b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper;

(c) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the BITE Initial Token Sale, or future trading of the BITE on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the asiastop.com and/or the Distributor, the BITE, the BITE Initial Token Sale and the DragonBite Wallet (each as referred to in this Whitepaper);

(e) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to

# Disclaimer of Liabilities

DragonBite and/or the Distributor;

(f) you agree and acknowledge that in the case where you wish to purchase any BITE, the BITE are not to be construed, interpreted, classified or treated as: (i) any kind of currency other than cryptocurrency; (ii) debentures, stocks or shares issued by any person or entity (whether DragonBite and/or the Distributor)

(iii) rights, options or derivatives in respect of such debentures, stocks or shares;

(iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; (v) units in a collective investment scheme;

(vi) units in a business trust;

(vii) derivatives of units in a business trust; or

(viii) any other security or class of securities.

(g) you are fully aware of and understand that you are not eligible to purchase any BITE if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore;

(h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;

(i) you are fully aware and understand that in the case where you wish to purchase any BITE, there are risks associated with BITE and the Distributor and their respective business and operations, the BITE tokens, the BITE Initial Token Sale and the BITE Wallet (each as referred to in the Whitepaper);

(j) you agree and acknowledge that neither DragonBite nor the Distributor is 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; and

(k) all of the above representations and warranties are true, complete and accurate from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).