

# **Zidric Exchange**

www.zidric.com

Whitepaper V.0.3



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# UNLOCKING GROWTH POTENTIAL THROUGH THE POWER OF BLOCKCHAIN ECONOMY. INTRO, VISION AND MISSION.

Zidric Exchange project is led by Zidra, an innovation, growth and technology firm focused on developing game-changing blockchain products. The team consists of strategists, designers, developers, and creatives who are motivated to bring the full advantage of Web3.0 to society. Inspired by the potential of cryptocurrency and public blockchain technology, the Zidra team believes that premium financial services should be accessible to everyone. Therefore, the team aims to accelerate the adoption of cryptocurrency and public blockchain technology by bringing Web3.0 to the masses. Zidra is on a mission to build a better future for individuals and businesses, powered by the industry's top minds.

In addition to the other projects, Zidra is currently prioritizing the development of a centralized cryptocurrency exchange called Zidric Exchange, as well as the Zidra ecosystem utility token called Zidra Coin (ZRA). ZRA Coins ICO is first-come, first-served; early purchases save. The crypto proceeds subsidize Zidra's initiatives and programs, mainly the Zidric exchange.

#### CHALLENGES AND STRATEGY OVERVIEW

# **Challenges Overview**

Cryptocurrencies are supposed to offer a secure, digital way to conduct financial transactions, but the crypto exchange market is still full of risks and challenges:

- Poor security and investor protection
- Lack of transparency and fake trade volumes
- Likelihood of fraud and hacks
- Technological dysfunctions and poor user experience
- Insufficient customer support
- Lack of crypto education and awareness

#### **Strategy Overview**

To tackle the challenges Zidra intend to offer a more secure and functional way to buy, sell, and trade crypto, as well as make a significant contribution to blockchain industry in general, through the following strategies and associated products:

- Developing crypto trading and financial services platform (Zidric Exchange, Zidra Wallet)
- Developing native coins (Zidra Coin)
- Enhancing blockchain and crypto education (Zidra University)
- Supporting blockchain projects (Zidra Lab)
- Promoting blockchain-based social good initiatives (Zidra Charity)

# ZIDRA ECOSYSTEM PRODUCTS OVERVIEW

#### Zidric Exchange

Zidric is a highly transparent, trusted, secure, and easy-to-use digital assets exchange. Its strategy of reporting exchange activities, assets deposited by users, and storing most digital assets in offline wallets protects its users' assets and funds in the best possible way. Zidric also allows its members to restrict certain IP addresses and devices from logging into their account.

#### Zidra Coin

Zidra Coin (ZRA) powers the entire Zidra ecosystem. It has various utility and use cases in a wide variety of ecosystem applications. Holding and utilizing ZRA in Z-Wallet or paying fees on the Zidric exchange with ZRA brings discounts and other perks to its users. ZRA can be easily purchased through Zidric Exchange. It is also available for purchase through a number of other DEX and CEX platforms.

#### **Z-Wallet**

Z-Wallet (Zidra Wallet) is a mobile decentralized cryptocurrency wallet that is both simple to use and feature-rich. For those new to cryptocurrencies, Z Wallet is a great choice. It supports BTC, BCH, ETH, BNB, XRP, DOT, ADA, and all ERC-20 tokens. Cryptocurrency networks are directly accessible through the Z Wallet app. The Z Wallet app does not require an account or username. It is as functional as a physical wallet, but is even more secure

# **Zidra University**

Zidra University is an education platform that focuses on cryptocurrencies and blockchain. Our students can enjoy hundreds of hours of content on our site, covering topics such as blockchain technology, cryptocurrency, and economics. In addition to introductory information, Zidra University provides market updates and useful guidelines for investors of all levels, including both first-time and experienced investors.

#### **Z-Lab**

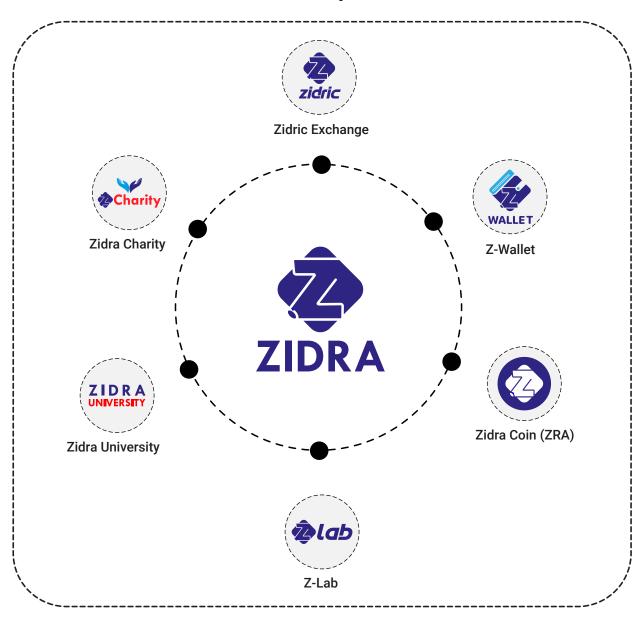
Z-Lab (Zidra Lab) supports creative, forward-looking technological teams that contribute to the development of decentralized web and have a positive impact on the bitcoin sector. As a support system for the creation of decentralized financial infrastructure, Zidra Lab identifies sustainable blockchain entrepreneurs, firms, and communities, invests in them, and facilitates their growth, while supporting projects that contribute to the development of the blockchain ecosystem as a whole.

#### Zidra Charity

Zidra Charity (Z-Charity) is an Ethereum blockchain-based, transparent donation platform. It supports revolutionary crypto giving, repurposing emerging tech for philanthropy. Through Zidra Charity, we enhance global giving by highlighting it and resolving complex social sector issues such as misconduct, lack of trust, exorbitant transfer costs, and poorly organized processes.

Figure 1

# Zidra Ecosystem



# ZIDRIC EXCHANGE

#### **Overview**

There are now three different categories of cryptocurrency exchange service providers: DEX (decentralized exchange), CEX (centralized exchange), and hybrid exchanges. Each of them is fundamentally and technically vital to the use of crypto exchange services.

The centralized exchanges still represent the most important component, as the majority of the general public choose CEX.

The fundamental reason for this is that most users do not have a detailed understanding of blockchain technology in technical terms, therefore they rely on centralized exchanges as a more trusted way to meet their needs.

The Zidra team believes that the future belongs to DEX, but due to the early stages of public blockchain and crypto technology, new and unfamiliar traders are uncertain about choosing completely anonymous and decentralized exchanges, as they are associated with higher risks. Therefore, to deliver world-class crypto exchange services, the Zidra team is developing a centralized exchange called Zidric.

# **Value Proposition**

We're currently witnessing unprecedented growth in the use cases of public blockchain technology and cryptocurrencies adoption.

People from around the world are becoming more and more comfortable with using Web 3.0 applications in their daily lives. More than 300 mln people around the world are using crypto in 2022, and the number of users is increasing every day. As the number of cryptocurrency users grows, the number of service providers in this expanding ecosystem should increase, in particular the number of crypto exchange service providers.

Moreover, in general public centralized exchanges are often regarded as the foundation of the crypto industry. It's a fact and reality that exchanges play the most important role in the development of the crypto economy and its value proposition.

Similarly, from our perspective, there are greater opportunities and more potential than ever for businesses to participate in this steadily growing Web 3.0 sector. Hence, in accordance with our strategy, the Zidric exchange will play a significant role in the growth of the crypto-economy, as it not only satisfies the needs and solves the existing challenges in major exchanges, but also creates favorable conditions for a new wave of participants, those who are not currently represented in the crypto world. We see Zidric as a premier crypto exchange powering the decentralized financial infrastructure.

#### Core Features

# Security

- When it comes to safeguarding infrastructure and data, Zidric follows the best practices, such as ISO/IEC 27000:2018 and the crypto Currency Security Standard (CCSS).
- 90% of digital assets are stored in offline cold wallets, which are multi-signature protected (multisig-wallet) and secured with a Hardware Security Module (HSM).

#### 100% Transparency

- Detailed reports on user's account status, completed trading and non-trading activity
- Reports on the exchange's activity provided to the community on a quarterly basis

### Simplicity

- User-friendly interface makes it easy to buy, sell, and trade crypto even for nonprofessional traders.
- Multilingual interface.
- Two types of trading interface available (Easy and Advance).
- Several chart windows showing assets that can be traded and analyzed at the same time.
- The indicators on the terminal can be set up to work in sequence, so that the data from one indicator can be used as the data for another indicator.

## **High Capacity And Speed**

- Capacity of up to several million transactions per second.
- Transaction execution time of under 800 milliseconds.
- Matching engine designed to support a large number of markets. No orderdelays due to matching engine overloads.

#### **Access Control**

Users can restrict certain IP addresses and devices from logging into account.

### 24/7 Multilingual Customer Service

• Dedicated customer service operating 24/7 to handle users' queries whereverthey are in and whatever language they speak.

# **Community Support**

- Feedback system maintained through the website, app and community chats
- Community members can track and request reports on the development of new features
- Early access features are available to community members as a priority
- User-to user support
- Community events

#### Compliance

- International crypto exchange with a system compliant with the standards of the world's leading governing bodies.
- Compliant with all KYC and AML procedures.

#### 200+ Trading Pairs Available

- Initially, Zidric will support trading pairs in 28 coins. More coins will be added over time.
- All coins will be paired with ZRA, USDT, BUSD, BTC, ETH, BNB, and more.

#### Own Crypto Currency (ZRA Coin)

- ZRA is the platform's native cryptocurrency powering the entire ecosystemwhere anyone can take part as a user and as a coin holder.
- ZRA is tradable like any other cryptocurrency.
- ZRA brings a large number of perks and discounts within the Zidra ecosystem.

# **Device Compatibility**

Available on iOS, Android, Windows, and Mac OS

# **Supported Coins**

Initially, Zidric exchange will support trading pairs in the following coins. All coins will be paired with ZRA, USDT, BUSD, BTC, ETH, BNB, and more.

- Zidra Coin ZRA
- Bitcoin BTC
- Etherium ETH
- Binance Coin BNB
- Solana SOL
- Cardano ADA
- Dogecoin DOGE
- Avalanche AVAX
- TerraUSD UST
- Binance USD BUSD
- Polkadot DOT
- SHIBA INU SHIB
- Wrapped Bitcoin WBTC
- Polygon MATIC

- Cronos CRO
- DAI DAI
- NEAR Protocol NEAR
- Tron TRX
- Cosmos ATOM
- Chainlink LINK
- Uniswap UNI
- FTX Token FTT
- Apecoin APE
- Stellar XLM
- Algorand ALGO
- Ethereum Classic ETC
- Monero XMR
- Filecoin FIL

More coins will be added over time. In general, we will list coins with a large user base, solid credibility, and sufficient liquidity. If you intend to have your coin listed on Zidric in the future, participation in our ICO would be helpful.

# **Trading Features**

#### **Low Trading Fees**

• Get started for as low as \$10.

#### **High Liquidity**

- Partnership with key liquidity providers.
- Technology allowing users to trade a wide number of different types of assets.

#### High Accessibility And Reliability

• Powerful and low-latency API allows to trade crypto quickly, easily and securely.

#### Multi Trading

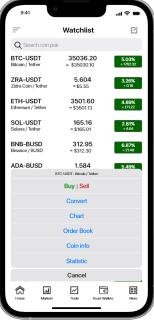
- Multi trading options available within a single app, allowing spot trading, future
- trading, margin trading.

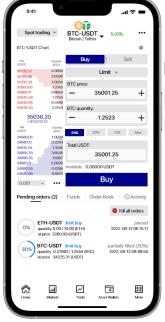
#### **High Transaction Speed**

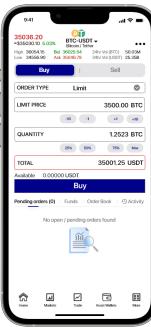
- Capacity of up to several million transactions per second.
- Transaction execution time of under 800 milliseconds.

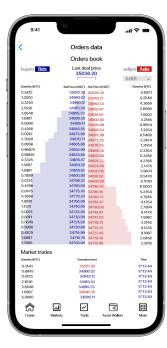
#### **Mobile Interface Preview**





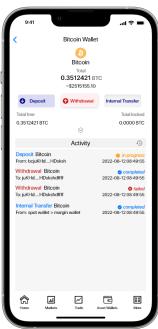












# **BUSINESS AND REVENUE MODEL**

Zidric Exchange will generate significant revenue from, but is not limited to, the following sources: None of the fees are set in stone; they could go down or up in the future.

#	Sources	Description
1	Exchange fee (Spot Trading)	A set 0.25 % fee will be charged per each trade from all regular customers. Different fee variations will also be offered, such as maker-taker, volume-based tiering, and fee-free promotions. We don't intend to charge more than 0.25 %.
2	Future Trading Fee	Zidric's regular fees for USDS Margin contracts are 0.05% for makers and 0.07% for takers. Similarly, regular users will initially be charged a 0.03% maker fee and a 0.08% taker fee on Coin Margin contracts.
3	Margin Trading Fee (Borrowing Interest)	We will assess a fee and interest rate for borrowing and margin trading.
4	Listing Fee	Zidric will pick innovative coins and other assets to be listed on the exchange, and listing on our exchange will carry a fee.
5	Withdrawal Fee	We will charge small amount of fee on all withdrawal transactions.
6	P2P Trading	There may be fee associated with trading on P2P.
7	All Other Fee	There might be more fees in the future to use our platform for things like automatic algorithmic ordering, and so on.

# THE ZIDRA COIN (ZRA)

Zidra introduces a crypto token, called Zidra Coin (ZRA).

ZRA is the platform's native cryptocurrency that powers the entire ecosystem where anyone can take part as a user and as token holder. ZRA may be utilized across the board for all services provided by the Zidra ecosystem.

#### **Use Cases**

The Zidra Coin (ZRA) can be used in multiple ways. The key use cases include the following:

- Powering financial services within the Zidra ecosystem
- Payment method
- Trading method
- Powering Zidra education platform (Zidra University)
- Powering social good initiatives (Zidra Charity)
- Basic asset for the upcoming Zidra products and services

Figure 2 Zidra Coin (ZRA) Use Cases In Zidra Ecosystem **Financial Services** Earn rewards and DeFi features in ZWallet. Higher staking reward with ZRA tokens. Gain access to receive higher interest **ø**earn rate with Z-earn by staking ZRA tokens. Get discount trading fee when staking & paying with ZRA on Zidric Exchange. ₿ **Trading Payments** Tradable like any other cryptocurrency in Zidric Exchange. Pay trading fee and any kind of commission payments in Zidric Exchange. Tradable in open market in number of Centralized Exchanges. Pay for goods and services with ZPay, including travel, entertainment, finance, and more. CEXs Pay Tradable in open market in number of Decentralized Exchanges. Payments for Zidra Blockchain DEXs Infrastructure and other all kind of enterprises services. **Upcoming Products & Services** Social Good Zidra all future products & services may include ZRA as a "basic asset," as well as gas to be spent. Such as Contribute with ZRA to the Zidra Charity for humanity and social good. Zidra Denationalized Exchange Next Generation Blockchain Other... Learning Earn ZRA while learning blockchain technology and cryptocurrencies at Zidra University and on other learning platforms where ZRA is offered. Z I D R A

#### **Benefits**

- Staking ZRA in Zidric Exchange and earning interest
- Getting discount trading when paying and staking ZRA in Zidric Exchange
- Getting a higher trading discount rate by holding a certain amount of ZRA in accordance with our tier program
- Getting priority discounted token allocation when new coins list in Zidric Exchange

The following table outlines the significant discounts and benefits offered by paying trading fees using ZRA in Zidric Exchange.

Category	First Year Trading Fee Discount Rate (%)	Second Year Trading Fee Discount Rate (%)	Third Year Trading Fee Discount Rate (%)	Fourth Year Trading Fee Discount Rate (%)
Spot Trading	40%	20%	10%	Further, will be limited to announcement.
Margin Trading	40%	20%	10%	Further, will be limited to announcement.
Future Trading	20%	15%	10%	Further, will be limited to announcement.

# **Trading of ZRA**

Zidra Coin (ZRA) can be traded on the following platforms:

- Zidric Exchange
- CEXs
- DEXs

# Repurchasing and Burning

Every quarter, Zidra will spend 25% of the profit generated from Zidric exchange to repurchase ZRA and permanently destroy and burn them.

All buy-back transactions will be visible on the blockchain.

Consequently, 400 mln out of 800 mln will be burnt (50%).

The remaining 50% of ZRA will be retained for the benefit of its utility and use cases.

# **ZRA Coins Issuance, Allocation and Vesting**

ZRA tokens are issued with strict maximum supply of **800M** Tokens. ZRA will be issued based on Ethereum with ERC20 standard.

#### Issued tokens are distributed in the following proportion:

Release Schedule & Share Percentage (%)	Amount (ZRA)	Category
<b>50%</b> All unlocked for claim at launch	400M	Zidric Ecosystem funds
10% All unlocked for claim at launch	80M	Angel Investors
28% At launch 60% of the 224M tokens are unlocked which is 134.4M. Then 20% of the remaining tokens will be released per year for the next five years (17.9M per year).	224M	Founding Team
<b>12%</b> All unlocked for claim at launch	96M	Marketing and Advisors

#### **Token Basic Information**

Token name	Zidra Coin
Token Symbol	ZRA
Maximum Supply	800,000,000 ZRA
Particular	ERC-20, Ethereum-based
Distribution mechanisms	ICO & IEO/IDO

# INITIAL COIN OFFERING AND FUNDS ALLOCATION

We plan to start with offering ZRA Coins (800 mln ZRA). The ICO for ZRA coins is first-come, first-served, with discounts for early purchasers.

The proceeds will be used as follows:

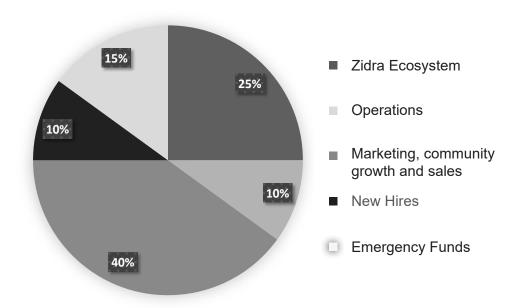
**25%:** Zidra Ecosystem. The funds will be used for the development of Zidric Exchange and the other ecosystem parts, as well as the system upgrades, liquidity boosting and maintenance.

**10%:** Operations. The funds will be used for day-to-day operational activities for the project to keep running and thrive.

**40%:** Marketing, community growth and sales. The funds will be used for implementing organic and paid marketing strategy, growing the Zidric community and building sales processes.

10%: New hires. The funds will be used for additional team hiring and training.

15%: Emergency funds. The funds will be used for emergencies and other unforeseen circumstances.



# **ROADMAP**

Zidric and Zidra ecosystem concept founding Phase A Team building Initial whitepaper distribution among angel investors MVP requirements Phase B Zidric exchange and other products mobile & desktop apps mockup Zidric products development begins Website beta launch and whitepaper publication Zidra Coin (ZRA) sale begins Phase C Zidra Coin (ZRA) public sale ends or whenever the coins are sold out Strategic partnerships with businesses and communities Pilot - Alpha version of Zidric platform launch Customers testing Phase D Feedback Usage analytics ) Zidric exchange platform public beta version 0.1 goes live Active trading begins in Zidric exchange Other products development and launch System improvements Phase E Platform popularization

Business and ecosystem expansion

Expand business strategic partnerships

# **TEAM**

Zidric Exchange and all associated Zidra projects are led by the Zidra team, which is an experienced team with a Wall Street business background as well as with multi-year experiences in the field of cryptocurrencies and web3.0 sector.



Twitter LinkedIn

# Wahab Goldsmith CEO, Founder

- Has grown multiple businesses from zero to ~\$70 mln in revenue
- Has founded Nur Al Sahra, a leading blockchain technology company
- Previous experience:
- CTO at Smart Trade Link, a prominent south-central Asia-based provider of forex, stocks, and other CFDs trading services
- Director of Technology at Direct Trading Services DTS, one of the largest crypto OTC and futures trading firms.



LinkedIn

# Engr. Shams President, CTO

- 8+ years of progressive experience developing, implementing, and supporting complex infrastructures and technical solutions
- Implemented and created innovative liquidity bridging solutions
- Created an advanced pricing data feed infrastructure for the market's local OTC traders.



LinkedIn

# Naeem K. Chief Finance & People Officer

- 10+ years of experience in management and technology consulting
- Has led more than ten exchange system projects and offered full consulting services in the areas of strategy, operations, risk management, and system development
- Has led the company which surpassed more than 200 million USD trading volume in 2016.



LinkedIn

# Ali Z. Product & System Officer

- Has developed a number of successful projects in software development and bitcoin mining
- Experienced in cloud computing, big data, and SaaS



LinkedIn

# Dr. Jalil Creative Director

- Has built successful creative projects in the fields of artificial intelligence (AI), machine learning (ML), social networking, and messaging
- Has grown a private angel investor project



LinkedIn

# Rahman Goldsmith Advisor and Compliance Officer

- 6+ years of experience in advising businesses in the CFDs and cryptocurrencies sector
- Has successfully led his previous company to expansion and becoming the top over-the-counter (OTC) exchange for trading cryptocurrencies and futures trading services provider in the market

# **RISKS**

There are many risks associated with running a crypto exchange. The Zidra team has the necessary skills, experience, and leadership to overcome them.

#### Security

Many crypto exchanges have failed due to poor security. The Zidra team understands that many security issues could have been prevented by taking precautions to protect resources. Zidric exchange is being developed with security in mind and by following the best security practices.

#### **Market competition**

Crypto and crypto exchange market in particular is an extremely competitive space. However, the Zidra team believes that this is a common risk for startups. Zidric exchange has many competitive advantages, such as Zidra team potential, track record, expertise, great product and loyal community, which will help the project thrive.

### **DISCLAIMER**

The purpose of this Whitepaper is to present the Zidric and Zidra Coin (ZRA) projects to potential token holders in connection with the proposed token launch. The information in this Whitepaper may not be exhaustive and does not imply any elements of a contractual relationship.

#### LIMITATION OF THE ZIDRA COIN (ZRA) PURCHASERS

If you are a citizen or resident (tax or otherwise) of any country or state where the purchase of Zidra Coin (ZRA) or similar Crypto Tokens is forbidden or the token sale is regarded to be in violation of applicable laws and regulations, you are not eligible to purchase Zidra Coin (ZRA) through its token sale through any platform.

Individuals, persons, or companies with extensive knowledge and understanding of the usage and complexity of Crypto Tokens and blockchain-based software systems should only purchase Zidra Coin (ZRA). Purchaser should have a working knowledge of the storage and transmission technologies used by other Crypto Tokens. Any Zidric entities, officers, and employees shall not be held liable in any way for the loss of any Crypto Tokens, Zidra Coin (ZRA), or fiat currency as a result of the purchasers' actions or omissions. You should not purchase Zidra Coin (ZRA) or engage in the sale of Zidra Coin (ZRA) if you lack the necessary skill and knowledge. You should carefully examine the risks, costs, and any other disadvantages of obtaining Zidra Coin (ZRA), and seek independent advice if necessary. If you are unable to accept or comprehend the risks involved with the Zidra Coin (ZRA) token sale (including the risks associated with the non-developed Zidra and Zidric Platform) or any other risks described in this whitepaper, you should not purchase Zidra Coin (ZRA) until you have obtained independent advice.

#### **DISCLAIMER**

To the maximum extent permitted by the applicable laws, regulations and rules, Zidra Coin (ZRA), any entities of ZIDRA AND ZIDRIC and officers and employees thereof 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.

Any entities of ZIDRA and ZIDRIC and officers and employees thereof shall not be liable for your loss of Zidra Coin (ZRA) after it is transferred to you by any reason including but not limited to your failure to maintain or backup an accurate record of your password or password cracking by somebody due to your poor maintenance of your password.

ZIDRA and ZIDRIC will do its best to launch its operations and develop Zidric crypto exchange platform. Any person undertaking to acquire Zidra Coin (ZRA) acknowledges and understands however that ZIDRA and ZIDRIC does not provide with any warranty as to the release of the Zidric platform along with all mentioned services and products in this white paper. They acknowledge and understand therefore that ZIDRA and ZIDRIC (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use the Zidra Coin (ZRA).

Regulatory authorities are carefully scrutinizing businesses and operations associated to Crypto Tokens in the world. In that respect, regulatory measures, investigations or actions may impact ZIDRA and ZIDRIC's business and may completely stop, limit or prevent it from developing its operations. Any person undertaking to acquire Zidra Coin (ZRA) must be aware that ZIDRIC business model or Zidric platform and its existing platforms may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to acquire Zidra Coin (ZRA) acknowledge and understand that neither ZIDRA and ZIDRIC nor any of its affiliate shall be held liable for any direct or indirect loss or damages caused by such changes.

This whitepaper and any other materials or explanations made by ZIDRA and ZIDRIC and its officers and employees shall not and cannot be considered as an invitation to enter into an investment. They do not constitute or relate in any way nor should they be considered as an offering of securities in any jurisdiction. This whitepaper does not include nor contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision.

Neither ZIDRA and ZIDRIC nor any of its officers and employees are to be or shall be considered as advisor in any legal, tax or financial matters. Acquiring Zidra Coin (ZRA) shall not grant any right or influence over ZIDRA and ZIDRIC's organization and governance to the purchasers.

#### NO REPRESENTATIONS AND WARRANTIES

Zidric 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.

#### RIGHTS AND RESPONSIBILITIES OF THE BUYERS

Obtaining or purchasing Zidra Coin (ZRA) on any platform, the buyers represent and warrant the following to ZIDRA, ZIDRIC and its affiliate:

- (a) you are authorized and have full authority to acquire Zidra Coin (ZRA) under the laws of your domicile jurisdiction;
- (b) you are solely responsible for assessing whether the acquisition of Zidra Coin (ZRA) is suitable for you.
- (c) You are not acting as an agent on behalf of any other person or entity who wishes to purchase Zidra Coin (ZRA) or participate in its token sale;
- (d) You have carefully considered the risks, costs, and any other demerits of acquiring Zidra Coin (ZRA) and understood such risks, costs, and demerits associated with Zidra Coin (ZRA) and its token sale;
- (e) you are not acting for the purpose of speculative investment; and
- (f) you agree and acknowledge that Zidra Coin (ZRA) does not constitute securities in any jurisdiction.
- (g) you agree and acknowledge that this whitepaper is not a prospectus or offer document of any kind and is not meant to constitute an offer of securities in your jurisdiction or a solicitation to invest in securities;
- (h) you agree and acknowledge that no regulatory authority has reviewed or approved the information contained in this whitepaper, that no such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction, and that the publication, distribution or dissemination of this whitepaper to you does not imply compliance with the applicable laws, regulatory requirements or rules;
- (i) you agree and understand that this whitepaper, the undertaking and/or completion of the Zidra Coin (ZRA) token sale, or future trading of Zidra Coin (ZRA) on any cryptocurrency exchange should not be regarded, interpreted, or considered by you as an indicator of the merits of Zldra and Zidric or Zidra Coin (ZRA);
- (j) the distribution or dissemination of this whitepaper, any portion thereof, or any copy thereof, or your acceptance of the same, is not prohibited or restricted by the applicable laws, regulations, or rules in your jurisdiction, and where any possession restrictions apply, you have observed and complied with all such restrictions at your own expense and without liability to Zidra and Zidra;
- (k) you agree and acknowledge that in the case where you wish to purchase any Zidra Coin (ZRA), it is not to be construed, interpreted, classified or treated as:
  - (i) any kind of currency other than cryptocurrency;
  - (ii) debentures, stocks or shares issued by Zidra and Zidric;
  - (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.
  - (I) you have a good 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;
  - **(m)** you are fully aware and accept that there are risks associated with Zidra and Zidric and its business and operations if you desire to purchase any Zidra Coin (ZRA);
- (h) You agree and acknowledge that Zidra and Zidric is not 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 your acceptance of or reliance on this whitepaper or any portion thereof;
- **O)** you will not use the token sale to engage in any illegal activity, including but not limited to money laundering and the financing of terrorism; and
- (p) you are aware that all of the above representations and warranties are true, complete, accurate, and non-misleading from the time you access and/or accept possession of this whitepaper or such part thereof (as the case may be).

#### WHITE PAPER MODIFICATIONS

Zidra and Zidric have the right to change, modify, add, or take away parts of this whitepaper and the terms at any time without any prior notice. Anyone who buys Zidra Coin (ZRA) or use Zidra and Zidric services and products will be considered to have agreed to these changes.