

WHITE PAPER

REALFINANCE NETWORK

2021-01-15



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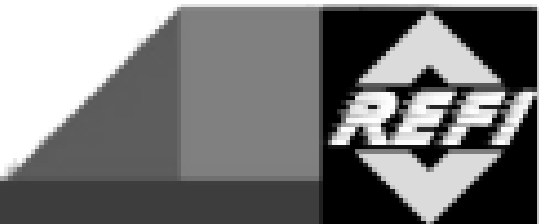
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1. INTRODUCTION

Abstract

There are many problems that exist in the centralized and decentralized financial system, each of which has advantages and disadvantages, and in this paper we will explain the problems faced and this is where the Refi platform comes into play, where the Refi platform is a service that seeks to improve the shortcomings of each financial system.

A. Problems

One of the mainstays of cryptocurrency is having a fully peer-to-peer network that does not need centralized intermediaries such as financial institutions. However, this idea is actually applied in a different way. First, there are 2 ways to own crypto. You accept payments in crypto or exchange local bank issued money, for example dollars, for crypto. Most people get into the crypto industry through fiat gateways and that complicates things at least with the idea of avoiding financial institutions. Most countries have anti-money laundering regulations which make the platforms of financial service providers responsible for preventing illegal use of their platforms. As a result, services that allow people to exchange fiat money into cryptocurrency are subject to existing regulations,

Then in an industry where crypto is something that is completely peer-to-peer, everyone will take responsibility for their own risk because there is no centralized institution to act as the intermediary. Users need to securely store their private keys where if they are lost their digital assets will also be lost. Of course this differs from the traditional financial system where money deposited in the bank falls under the scope of insurance. These two challenges together led to the early development of the crypto space in the direction of Centralized

As the crypto industry grew into a valuable industry, those parts of the industry that wanted more flexibility and wider options began to build financial services that rely on algorithms that are executed automatically by computers or so-called smart contracts. In some cases, decentralized



communities consisting of specific companies or participants determine how the service will work. This is the basis of Decentralized Finance.

B. Refi Solution

Refi is an investment network platform and financial services, that will fix the shortcomings of the cefi and defi platforms in general, the Refi platform offers many advantages that will be very useful in real life, there will be many advantages that you can take when joining the Refi investment network platform,

Refi expanded opportunities by decentralizing lending and lending processes, leading to better security, accountability and transparency of the financial system. With an open loan protocol similar to traditional financial institutions, users can save their money and when someone borrows money from digital assets, The use of intermediaries is now being replaced by smart contracts; These smart contracts now define the loan terms. These contracts run on their own once implemented on the blockchain, because of the transparency and immutability of the blockchain, lenders get high returns and can fight the risks involved.

Refi Loans are the best performing category in terms of ROI, followed by decentralized exchanges and Defi payments. we introduced a decentralized system that allows users to access file services and benefit from profitable, decentralized and indestructible finance, Refi will provide various products that you can enjoy in the future, including lending, borrowers can get their funds by pledging existing crypto assets.



2. Tokenomic

A. Token Information



- Token Name: Realfinance Network
- Token Symbol: REFI
- Token Decimals: 18
- Token Address: x641a6dc991a49f7be9fe3c72c5d0fbb223edb12f
- Token Supply: 100000000 (100 Millions)
- Network: Bep20
- Blockchain: Binance Smart Chain (BSC)
- Explorer: <https://bscscan.com/token/0x641a6dc991a49f7be9fe3c72c5d0fbb223edb12f>



B. Token distribution

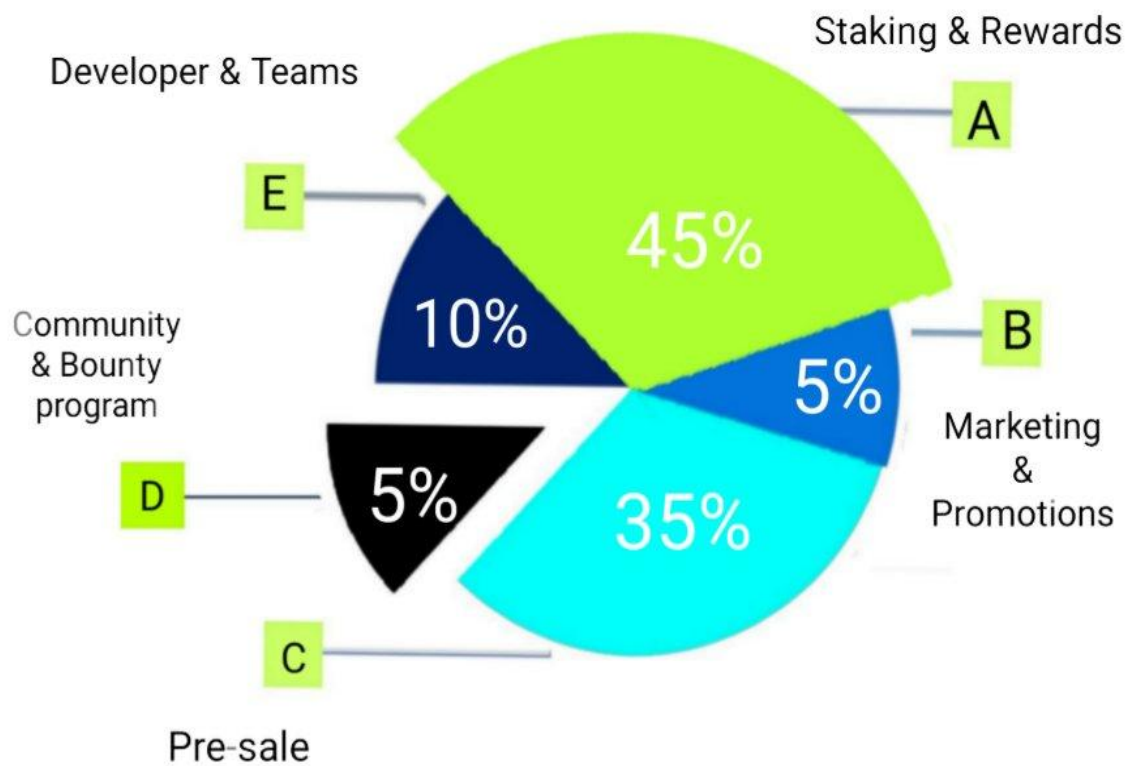
A. 45% Staking & Liquidity Rewards (45000000)

B. 5% Marketing & Promotions (5000000)

C. 35% Pre-sale (35000000)

D. 5% Community Airdrop & Bounty program (5000000)

E. 10% Developer & Team (10000000)



C. Airdrop and bounty program

- Airdrop Start Date: -
- Airdrop end Date: -
- Airdrop distributions Date: -
- Airdrop 1st Round: free 10 Refi token + 10 Refi Token referral rewards (unlimited)
- Airdrop Round 2: Free 100 Refi token+ 50 each valid Referrals
- Min hold 100 Refi token to receive airdrop token
- Task: Twitter, Medium, Telegram channel, Telegram group and invite 10 more friends
- Airdrop 2nd Round: Instant airdrop send 0 Bsc To the Refi Smart contract Address limited for First 2000 participant address @ 50 Refi Token per address (instant airdrop)
- Bounty: Create Videos and upload on Youtube channel minimum is 10k subscriber and 100 Likes @1K Refi Token per Videos
- Post on Telegram channel minimum is 50k subscriber and 30k viewers @10k Refi Token per Channel

D. Pre-sale informations

- ICO price: 0.0002 BSC
- ICO start date: -
- ICO end date: -
- Payment: BSC (only)
- System: Self-Drop (automatic smart contract)
- Soft cap: 1000 BSC
- Hard cap: 3500 BSC

ICO rullers



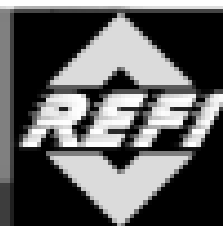
All funds raised will be used to projects, liquidity, listing fees on the exchange, monthly Buyback program, and develop the community, if the funds collected fail to meet the soft cap target, we will launch the Public sale on IEO with one of the exchanges or the project is terminated and the funds will be returned to investor

- 1st Round running 10 days with 100% bonus
- 2nd Round running 20 days with 50%bonus
- Round 3 running 30 days without bonus
- Pre-sale is Automatic with selfdrop system
- Minimum purchase is 0.05 BSC
- Minimum purchase is 1 BSC to get 100% Bonus + NFT VIP CARD

3. PLATFORM AND FEATURES

A. Refi monthly Buyback program

Monthly Buyback program is the process of stabilizing the price and amount of Refi Token in circulation, this makes each asset valuable and has the potential for economic growth for investors. Buyback program show investors that the business has sufficient cash capital for emergencies and possible economic problems. Another reason to buy back an asset is for compensation purposes. The company rewards investors and management with prizes and options in the form of Refi Token, The Refi platform will carry out a buyback once a month on listed exchanges later, this is a guarantee for early holders and investors



B. Refi Swap

Refi swap is a protocol that allows buyers and sellers to exchange their Bep20 tokens, Refi Tokens are a means of payment in this protocol later. Refiswap will be here to provide solutions to liquidity problems that exist in other ordinary exchange exchanges. The Refi platform provides automatic liquidity provision and the liquidity is no longer dependent on buyer and seller mechanisms. Refiswap makes it easy to access the crypto market. Everyone can access without having to register and log into the market, only by connecting their personal wallet so they can immediately do crypto trading activities. Other advantages also include aspects such as new tokens that can directly access liquidity by adding their tokens to the exchange with Refiswap Smartcontract. In addition, another advantage is that liquidity providers get the benefit by simply putting their funds into the liquidity pool and get a profit with a low risk,

C. Refi Farm

Refi farm is the practice of staking or locking cryptocurrency in Decentralized finance to get Rewards. Although this feature of obtaining returns on investment is not new, the concept of Refi farm as a whole has emerged from the decentralized financial sector. Generally it is that an individual staking can earn tokens in return for their participation in the DeFi application. Refi farming can also be called liquidity mining.

D. Refi Stake

Staking is the process of actively participating in the validation of transactions (similar to mining) on a blockchain with a Proof of Stake (PoS) mechanism, anyone with the minimum balance required to stake a particular cryptocurrency can also validate transactions on the blockchain and get rewarded for this process.

Your assets will be stored in a system that allows the staking process for a certain period of time and during the storage process you can get profits for a certain period of time. The staking process rewards you, because you have staked a number of assets in the network and play a



role in network resilience. The ease of staking is almost similar to a deposit, where you deposit a nominal amount of money, ask the bank to manage it and you will get interest. The locked crypto assets or currency will contribute to harmonizing all the wishes of the stakeholders. In short, if enough entities have digital assets at stake in a network, they all have a vested interest in keeping the network running and growing.

E. Refi VIP Card (NFT)

Revi VIP card is a special facility in the form of NFT that will be provided only to initial investors who participate in an ICO of at least 1 BSC, where the ICO event is held with a self-drop system that is so transparent and participating investor data will be decentralized in txid, investors who hold this VIP card will get various benefits when the Refi platform forgives new events such as claiming airdrop tokens and others

F. Refi Web Browser

Refi Web Browser develops a privacy-based advertising platform that allows its users to get a share of advertising revenue when they surf the Internet using an internet browser, The Refi ADS platform is a new path to a better Internet, where users can surf the web, earn rewards and support their favorite content creators while maintaining their privacy. Refi Web Browser also provides brands hands-on opportunities to highlight offerings and engage with users as they browse the web. When Refi ads are enabled, brand owners know for sure that their campaigns are running with Refi Web Browser, and that their ads are seen by the people who want them.

G. Refi Ads

Like other advertising services, Refi Ads is one of the features that can make users place advertisements on the Refi platform. Refi Ads are advertising services provided by the Refi Platform so that you can display your product / service campaigns on the Refi Web Browser homepage. The goal is of course to increase sales of your product / service or your business income.



H. Refi Wallet

ReFi Dapps Wallet is a multi-chain wallet that will be available on IOS and ANDROID with various features that can be used by developers to allow you to interact with web 3.0. Web 3.0 is the third generation internet where the interaction between users and the internet is different from Web 2.0. Web 3.0 applications mostly refer to decentralized applications (dApps) and are often supported by blockchain, peer-to-peer networks such as Ethereum or the InterPlanetary File System (IPFS).

I. Refi Surveys

is a type of survey where the participant member is given a reward for his services after completing the survey, the participant will be included in the Refi Token raffle or prize program, The survey will be sent via email or the official Refi Wallet app. This survey aims to find out the interest and to strengthen the Refi community,

J. Refi Games

The presence of the Decentralized App (DAPP) gives a lot of new hope to the Game industry, as we already know in the Game industry today, the majority of games currently circulating are online games with a centralized system, this centralized system means that all data both logins and passwords are stored on the server. and controlled by the administrator or owner of the game (items, logins, passwords, and virtual money are all regulated by the game administrator), but different from the Blockchain Game and Dapp concept, there is no data stored and controlled by the administrator or game owner / manager. In this Refi Games you can play for fun and generate Refi Tokens using a decentralized game using a system that is so transparent and with many interesting game options.

K. Refi Store

The Refi Store is a project that will be provided by the Refi platform where the Refi Store will provide a place to trade various game items contained in Refi Games in the form of NFT that



are only issued by the Refi platform, as well as users can access the Refi VIP Card and even to exchange it for Refi tokens or BSC tokens

4. ROADMAP 2021

Jan 2021

- platform created
- recruiting a team of experts
- develop an official website
- create official social media

feb 2021

- Inauguration of the Refi platform
- Launch the Airdrop & bounty program
- Build the Refi community

Mar 2021

- Refi Token Created
- Instant Airdrop self-drop system launch
- The first round of the selfdrop opens
- List of Refi Tokens on Exchange

Apr 2021

- List of Refi token on coingecko
- List Refi token on Coinmarketcap
- List of Refi Tokens on 3 more Exchanges

May 2021

- Airdrop & bounty distribution
- VIP card distribution (NFT)
- Buyback program 1

Jun 2021

- Deep Security Audit of the Swap and Staking smart contract
- Deploy External Rewards Staking Smart Contract
- Token Burn

Jul 2021

- Refi Swap launch



- Refi Stake and farm launch
- Buyback program 2

Aug 2021

- Refi wallet app realized
- Refi Browser Launch
- Refi Ads launch
- Token Burn

Sep 2021

- Enable Features of Refi VIP CARD (NFT)
- 1st Airfrop for Refi VIP CARD holders
- Buyback program 3

Okt 2021

- Refi Survey Launch
- Token Burn

Nov 2021

- Refi patnership program
- Refi Trading competitions
- Buyback program 4

Dec 2021

- Refi games launch
- Refi Store Realized
- Token Burn



5. **DISCLAIMER**

REFI Token Foundation is a private interest foundation established, REFI Token Foundation has contracted with Realfinance.network Inc., a Delaware company to develop the REFI Platform. Nothing in this Whitepaper constitutes legal, financial, business or tax advice and you should consult your own legal, financial, tax or other professional advisor before engaging in any activity related to this. This whitepaper does not is intended to be an offer to sell, or an invitation to buy, securities or other finance instruments or to purchase REFI and for information, illustration and discussion purposes only. This information may be incomplete or final, it may be estimated, based on predictions and assumptions, are subject to change and do not identify all material risks. REFI offer Not yet registered or approved under securities, commodities, futures, financial instruments, capital market laws, regulations or ordinances of any jurisdiction. This whitepaper does not constitutes an offer, solicitation or marketing to the retail public in any jurisdiction offering breaking the law. Opinions, assumptions, judgments, statements or the like about the future events are forward-looking statements. These forward-looking statements are well expressed faith and grounded in soundness when created, but there is no guarantee that this is expectations will be achieved or achieved. This forward-looking statement is subject to known and unknown risks, uncertainties and assumptions that could affect the actual results of REFI platform such as audience growth, user experience, speed of payment to viewers advertisements, or achievements expressed or implied by such forward-looking statements. in some cases you can identify forward-looking statements with terminology such as "may", "should", "Can", "will", "expect", "plan", "anticipate", "believe", "estimate". REALFINANCE Platform and REFI Is have inherent risks and uncertainties, both general and specific, many of which cannot are predicted or calculated and are beyond the control of Realfinance.network Inc. or REFI Token Basic. Realfinance.network Inc. and the REFI Token Foundation makes no representations or a guarantee as to the accuracy or completeness of the information contained in this White Paper. Realfinance.network Inc. and REFI Token Foundation is not obliged to update or keep updating any material or projections contained in this Whitepaper. Realfinance.network and REFI Token Foundations may be subject to complex and evolving



laws and regulations, both foreign and Domestic; The REFI platform may not be successful in developing, marketing and launching REFI The Platform and, even if launched, the REFI Platform may not be as widely adopted and may be owned limited users and may experience significant competition. Nothing is contained in the Whitepaper is or can be relied on as a promise, representation, or effort for future performance Platform.

