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Executive Summary

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Legal Disclaimers

Licenses and approvals are not guaranteed in all jurisdictions.

Minos Blockchain SRO (“Cofinex.io”) intends to operate in full compliance with applicable laws and regulations and will make every effort to obtain the necessary licenses and approvals. Regulatory licenses and/or approvals may be required in several relevant jurisdictions where applicable activities may occur. Consequently, the development and implementation of all the initiatives outlined in this whitepaper are not guaranteed. It is impossible to assure, and no one provides representations, warranties, or guarantees, that such licenses or approvals will be secured within a specific timeframe or at all. As a result, the initiatives detailed in this whitepaper may not be accessible in certain jurisdictions or at all. This may necessitate restructuring of these initiatives and/or their unavailability in some or all aspects. Additionally, the development of these initiatives is planned to be carried out in stages. At specific development stages, the project may depend on relationships with specific third-party entities that hold the necessary licenses. If these entities no longer maintain proper licensing in the relevant jurisdiction, it will impact Cofinex.io's ability to utilize their services.

No advisory.

This whitepaper does not serve as investment advice, financial advice, trading advice, or a recommendation from Cofinex.io, its affiliates, or its respective officers, directors, managers, employees, agents, advisors, or consultants regarding the merits of acquiring CNX tokens. It should not be relied upon for any other contractual or purchasing decisions.

Not a securities offering.

This whitepaper does not constitute a prospectus or a financial service offering document and is not an offer to sell or a solicitation of an offer to purchase any securities, investment products, regulated products, or financial instruments in any jurisdiction. CNX tokens are not being structured or sold as securities in Cofinex.io. Owners of CNX tokens do not hold any rights in Cofinex.io or any of its affiliates, including equity, shares, units, royalties to capital, profit, returns, or income in Cofinex.io or any other company or intellectual property associated with Cofinex.io.

No assurances or guarantees

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representation or warranty is made regarding the achievement or reasonableness of any plans, future projections, or prospects, and nothing in this document should be relied upon as a promise or representation of the future. To the fullest extent possible, all liability for any loss or damage of any kind (whether foreseeable or not, and whether or not Cofinex.io has been advised of the possibility of such loss or damage) that may arise from anyone acting on the information and opinions contained in this whitepaper or any information made available in connection with any further inquiries, regardless of negligence, default, or lack of care, is disclaimed.

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This whitepaper includes data and references obtained from third-party sources. While the management believes that this data is accurate and reliable, it has not been independently audited, verified, or analyzed by any professional legal, accounting, engineering, or financial advisors. There is no assurance as to the accuracy, reliability, or completeness of the data.

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This whitepaper and associated materials are provided in English. Any translations are for reference purposes only and are not certified by any individual. No guarantees can be made regarding the accuracy and completeness of any translations. In the event of any inconsistency between a translation and the English version of this whitepaper, the English version shall take precedence.

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Cofinex.io's Perspective

The views and opinions expressed in this whitepaper represent those of Cofinex.io and do not reflect the official policy or position of any government, quasi-government entity, authority, or public body (including, but not limited to, any regulatory body) in any jurisdiction. This whitepaper has not been subject to review by any regulatory authority.

References to Third Parties

References in this whitepaper to specific companies, networks, and potential use cases are purely for illustrative purposes. The use of any company and/or platform names and trademarks does not imply any affiliation with or endorsement by any of these parties.

Currency References

All mentions of 'dollars,' 'USD,' or '\$' refer to United States Dollars unless otherwise indicated.

Illustrative Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics featuring price references do not constitute actual pricing information.

Risk Statements

The purchase of CNX tokens carries substantial risk and may result in the partial or complete loss of the invested funds. Before acquiring CNX tokens, a thorough assessment of the associated risks, including those listed in any accompanying documentation, should be conducted.

CNX tokens should not be acquired for speculative or investment purposes. Individuals should only purchase CNX tokens if they fully comprehend the nature of CNX tokens and accept the inherent risks associated with them.

Security Concerns

Cryptographic tokens may be susceptible to expropriation and/or theft. Hackers or other malicious entities may attempt various means to interfere with our system/network, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing. Such actions may result in the loss of your cryptographic tokens or your ability to access or control them. In such instances, there may be no available remedy, and holders of cryptographic tokens are not assured of any recourse, refund, or compensation.

Regulatory Uncertainty

The regulatory status of cryptographic tokens and digital assets remains uncertain and varies across jurisdictions, subject to significant ambiguity. It is conceivable that in the future, specific laws, regulations, policies, or rules pertaining to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be introduced. These developments could directly or indirectly impact the rights of cryptographic token holders in terms of acquiring, owning, holding, selling, converting, trading, or using cryptographic tokens.

Tax Implications

The lack of clarity in tax legislation concerning cryptographic tokens and digital assets may expose cryptographic token holders to tax implications associated with the utilization or trading of cryptographic tokens.

Risk Awareness

Digital assets and associated products and services entail substantial risks. Prospective purchasers should consider all of the above factors and independently assess the nature of

these risks as well as their own risk tolerance. It is advisable to consult with professional advisors before making any decisions.

Seeking Professional Guidance

Prior to determining whether to purchase CNX tokens, it is advisable to seek advice from a lawyer, accountant, tax professional, or any other relevant professional advisors as necessary.

Caution Regarding Forward-Looking Statements

This whitepaper includes specific forward-looking statements regarding our business operations. These statements are based on Cofinex.io's beliefs and certain assumptions that Cofinex.io has made or information available to Cofinex.io. It's important to note that forward-looking statements inherently involve substantial risks and uncertainties.

Forward-looking statements may encompass estimates and assumptions and are subject to risks, uncertainties, and other factors beyond our control and ability to predict. As a result, these factors may lead to actual results or outcomes that differ significantly from what is expressed in the forward-looking statements.

Any forward-looking statement is valid only as of the date it is made. We do not commit to updating any forward-looking statements to reflect events or circumstances that occur after the date on which the statement was made or to account for unexpected events.

Mission & Vision

Mission Statement:

At Cofinex, we are dedicated to enabling individuals and businesses around the globe with a secure, efficient, and user-centric digital asset trading platform. Our unwavering commitment lies in nurturing trust and driving innovation within the ever-evolving landscape of cryptocurrency trading. Through our cutting-edge technology and exceptional customer support, we aspire to cultivate financial autonomy for every member of our community. Cofinex.io was founded on the fundamental principle that every individual possesses the inherent right to exercise control over their finances, data, and identity. We firmly believe that decentralization is the linchpin in empowering people worldwide, safeguarding their liberties. Our relentless pursuit is to expedite the global transition to cryptocurrency.

Vision Statement:

Cofinex envisions a world where individuals and businesses have unhindered access to a dependable, intuitive digital asset trading platform, promoting financial sovereignty. Our vision is anchored in the fostering of trust and the perpetual fostering of innovation within the dynamic realm of cryptocurrency trading. Through pioneering technology and unparalleled customer dedication, we aim to nurture financial independence for all within our community. Cofinex.io was founded on the bedrock belief that individuals inherently hold the right to command their financial resources, data, and identity. We stand resolute in our conviction that decentralization is the keystone in the global empowerment of people, securing their fundamental rights. Our vision is to expedite the worldwide transition to cryptocurrency, ushering in an era of financial autonomy and data sovereignty.

Cofinex India

Cofinex India, a subsidiary of the globally recognized Cofinex Foundation, marks a significant milestone in the expansion of Cofinex's innovative financial services. Established in 2024, Cofinex India emerges as a potent force in the Indian cryptocurrency market, offering a unique blend of local currency pairings, exceptional liquidity, and competitively low transaction fees. This strategic initiative not only signifies Cofinex's commitment to fostering a more inclusive global financial ecosystem but also highlights its adherence to local regulatory frameworks. As a registered entity (REID VA00049334) with the Financial Intelligence Unit (FIU) of India, Cofinex India stands as a paragon of compliance and trustworthiness in the digital asset domain.

Introduction

Cofinex Foundation, with its rich heritage of innovation and excellence in the field of digital assets and blockchain technology, has taken a decisive step by inaugurating Cofinex India. This new venture is more than just a geographic expansion; it is a testament to Cofinex's unwavering dedication to providing tailored financial solutions that resonate with the needs and regulations of individual markets.

Vision and Mission

Our vision is to revolutionize the digital currency landscape in India by introducing a platform that not only facilitates seamless transactions but also upholds the highest standards of security and compliance. We aim to bridge the gap between traditional finance and the burgeoning world of cryptocurrencies, thereby contributing to the financial empowerment of individuals and businesses across India.

Core Offerings:

Local Currency Support: Emphasizing the importance of local integration, Cofinex India supports trading pairs in Indian Rupees (INR), enabling easier access and convenience for Indian investors.

High Liquidity: With the backing of the global Cofinex network, we ensure high liquidity, allowing traders to execute transactions efficiently without significant price slippage.

Low Transaction Fees: Recognizing the value of affordability, our competitive fee structure is designed to encourage both novice and experienced traders to engage with the market.

Robust Security: We prioritize the safety of our clients' assets with state-of-the-art security measures, including advanced encryption and multi-tiered authentication systems.

Regulatory Compliance: As a registered entity with the FIU India, we adhere to all local financial regulations, ensuring a transparent and secure trading environment.

Future Goals

Aligning with the Cofinex Group's global strategy, our goal is to obtain operational licenses in every country where such regulations exist. This commitment not only exemplifies our respect for legal frameworks but also reinforces our dedication to providing secure and regulated services worldwide.

Problem Statement and Our Strategy

Key Challenges in Promoting Crypto Adoption

We identify the following key challenges in driving the adoption of cryptocurrencies:

User Experience

The inadequately designed user experience fails to delight or satisfy mainstream users.

Value Proposition

Weak value propositions do not provide sufficient incentives for individuals to use cryptocurrencies for purposes beyond speculative trading.

Complexity

Cryptocurrencies are often perceived as complex and challenging to understand, hindering new users from investing.

Security

The crypto ecosystem has suffered from crypto-related fraud and theft, eroding user confidence.

Our Strategy

To address these challenges, we offer products within three primary verticals:

1. Payment
2. Trading
3. Financial Services

Our strategic approach is to leverage payment solutions as the primary means to drive adoption and user acquisition, while concurrently developing trading and financial services solutions to serve as significant revenue sources. This strategy fosters a self-sustaining virtuous cycle: payment channels attract users to the platform, while trading and financial services generate revenue that can be reinvested into enhancing payment solutions.

Payment for User Acquisition

Trading & Financial Services as Revenue Generators

Our product offerings a CNX these three verticals are establishing a sustainable ecosystem that aligns with our mission: Accelerate the World's Transition to Cryptocurrency.

Commitment to Security & Compliance

Building trust is the cornerstone of our commitment to our customers - we believe that security and compliance are the foundations of achieving mainstream cryptocurrency adoption.

CCSS (Cryptocurrency Security Standard) covers a series of strict security requirements of an information system that stores, transacts with, or accepts cryptocurrencies and applies to all information systems that make use of cryptocurrencies, including exchanges, web applications, and cryptocurrency storage solutions.

We have completed a detailed security assessment, which included external penetration testing, threat modelling through to risk control reviews. In addition to our own extensive analysis, we have also engaged the

Certik to conduct a thorough external security test and full threat modelling exercise to ensure the completeness of their security controls.

For more information on our security & compliance standards, please visit our website.

Support from Traditional Financial Institutions

As we pursue our vision of "Unlocking Crypto for All," we actively seek the support of traditional financial institutions, aiding them in integrating cryptocurrency into their offerings in a compliant, secure, and cost-effective manner.

For instance, one of our pioneering products is the Visa Card/Master Card, offered as an approved VISA/Master Card program manager. Cardholders can conveniently spend and withdraw the fiat equivalent of their cryptocurrency, both online and offline, at over 80 million VISA/MASTER CARD-approved merchants worldwide.

Additionally, our native blockchain solution, Cofinex.io Chain, caters not only to retail users seeking to spend any cryptocurrency anywhere for free but also addresses the challenges faced by traditional financial institutions. For example, Cofinex.io Chain will assist these institutions in areas such as:

1. Secure Custody of Cryptocurrencies
2. Managing Price Volatility of Cryptocurrencies
3. Enabling Timely and Cost-Efficient On-Chain/Off-Chain Settlements
4. Providing Support for and Management of Multiple Cryptocurrencies.

Overview of Cofinex.io Solutions:

We offer a comprehensive range of products a CNX's Four primary verticals:

1. Trading:

- Cofinex.io Exchange
- Cofinex.io On/off ramp

2. Payment:

- Cofinex.io CoPay
- Visa/Master Card

3. Financial Services:

- Decentralized Finance Products
- Crypto Earn
- Crypto Credit

4. E-Commerce Services:

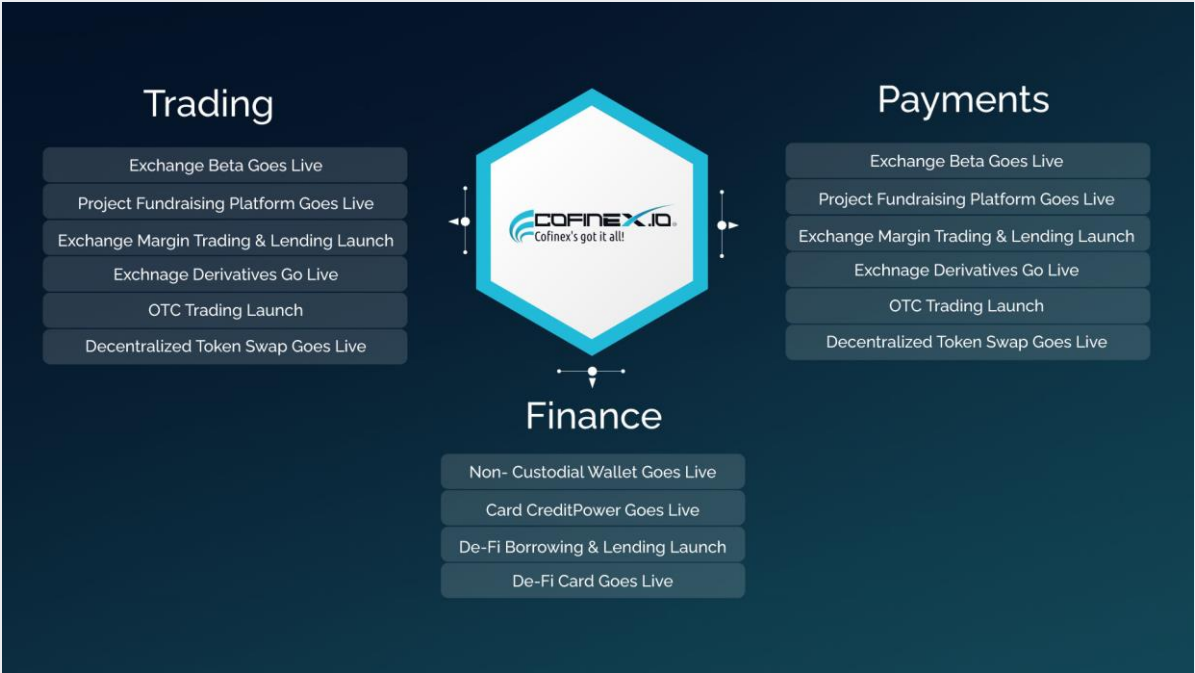
- Shopping Portals etc.

At the heart of our ecosystem is Cofinex Chain, our native blockchain solution. This technology powers the payment vertical and will subsequently support our trading and financial services offerings. Notably, the Cofinex.io Chain blockchain protocol forms the foundation of Cofinex.io Pay, our mobile payment solution.

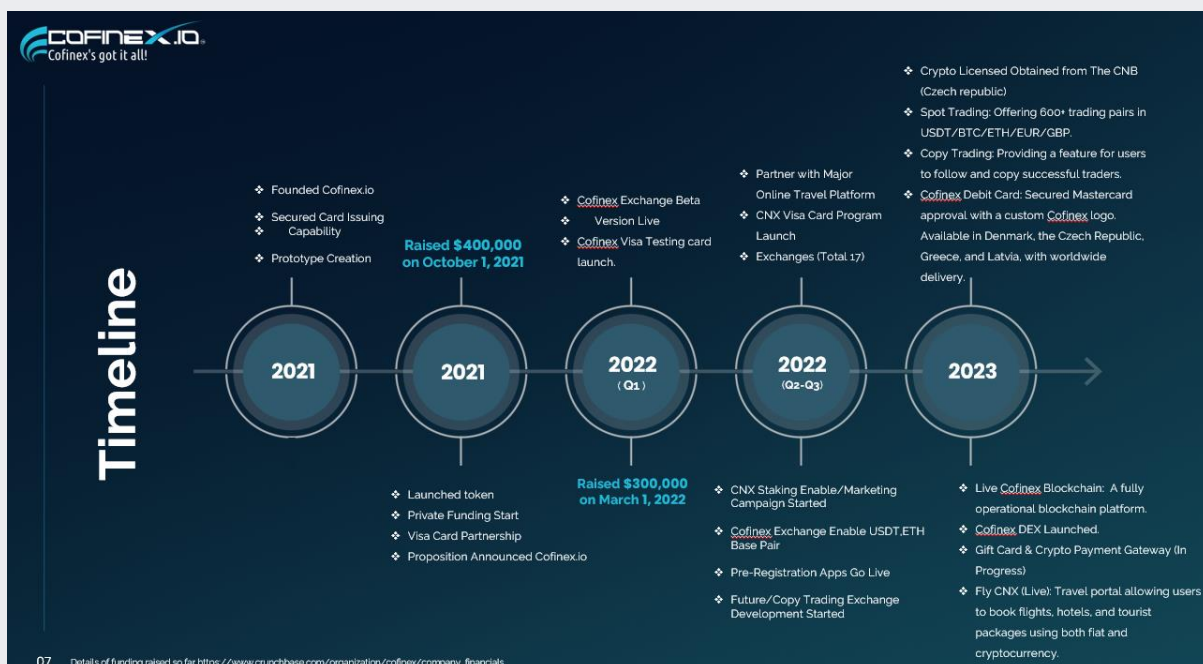
The Cofinex Coin (CNX), as the native token of Cofinex Chain, plays a pivotal role by fuelling all our products. It provides extensive token utility a CNX's various use cases (please refer to the Token Utility section below for more details).

"We are enthusiastic and fully prepared to advance and enhance solutions for our users. Here is our product roadmap:"

Cofinex.io Ecosystem Roadmap



Roadmap



Cofinex.io Solutions – Payment (Powered by Cofinex Chain)

Value Proposition

Cofinex CoPay is a mobile payment service that enables you to make cryptocurrency payments or receive payments in cryptocurrency anytime and anywhere, free of charge. This product is supported by Cofinex Chain, our native block chain solution (see the section below for more details).

Cofinex CoPay offers the following value propositions:

- A. Low or no fees:** Users can settle transactions in cryptocurrency with minimal or no processing fees, saving up to 85% compared to typical payment processors.
- B. Reduced volatility and risk:** It allows users to accept cryptocurrency payments and receive payments in their preferred fiat currency, minimizing the impact of price volatility.
- C. Quick and simple setup:** Setting up, monitoring, and managing payments can be accomplished within minutes.
- D. For developers, by developers:** We have streamlined the process of accepting cryptocurrencies, requiring just a few lines of code to get started.

Cofinex CoPay includes a suite of offerings, which are detailed on the following pages:

1. CoPay Payment Gateway
2. CoPay Gift Card Selection
3. CoPay Booking Service
4. CoPay, Share with Friends

User Experience

CoPay Payment Gateway

CoPay Payment Gateway enables customers to seamlessly check out and make payments in cryptocurrency, while merchants can offer cryptocurrency as an additional payment option. This feature brings the following advantages to both merchants and customers:

Merchants Customers

Cost

- Reduced Transaction Costs (0% Fees) vs. 1-3% fees with other payment methods
- Additional revenues
- Attraction of a new set of high-value customers
- Customer incentives to drive transactions

Experience

Merchants:

- Simple integration with comprehensive documentation.
- Merchant dashboard for easy transaction tracking and reconciliation.

Customers:

- Ability to spend any cryptocurrency online for free.
- Strong incentives for purchases, including 20% cashback up to \$100 per customer

Smooth 2-tap mobile payment experience with the Cofinex Handheld App

Settlement/Compliance

- Instant transaction settlement (in cryptocurrency) and T+1 (SEPA/SWIFT) settlement in fiat.
- Highly compliant method for receiving cryptocurrency
- Instant payment confirmation and secure, compliant platform for cryptocurrency payments

CoPay Payment Gateway is a straightforward and user-friendly solution for both merchants and customers:

1. The customer selects "Cofinex CoPay" on the merchant's checkout page to make a payment using cryptocurrency.
2. The customer is presented with a QR code, which they can scan to complete the payment. This can be done either through the Cofinex Handheld App or using a supported decentralized wallet.
3. The customer's account is debited with the appropriate amount.

Merchants receive payments instantly, either in fiat currency or the cryptocurrency of their choice, directly into their business account with Cofinex.io.

From the customer's perspective, the payment process is designed to be effortless, requiring just a few taps on their mobile phone. For merchants, implementing Cofinex CoPay is a simple task, as it only requires integrating a few lines of code from our SDK. Moreover, merchants have the flexibility to accept both fiat and cryptocurrencies, enhancing their payment options.

Pay Gift Cards (Worldwide)

With Pay Gift Cards, users of the Cofinex.io Website/App can conveniently shop at globally recognized brands using cryptocurrency and receive CNX cashback with each purchase.

Our selection of gift cards encompasses a wide range of categories, including airlines, hotels, gaming, fashion, food and beverage, general retail, telecommunications, fuel, entertainment, taxi services, and groceries. Users have access to esteemed brands like iTunes, Google Play, Amazon, Starbucks, Nike, and more, with an ever-expanding catalog that includes additional renowned brands from around the world.

Pay Your Companions

Pay Your Companions presents users with the opportunity to reimburse their associates using cryptocurrency while simultaneously earning incentives. Users can settle debts with their friends using any digital currency without incurring any charges. Alternatively, if a user opts to compensate their associates with CNX tokens, they will receive a unique cashback reward of up to 10% on the transaction.

Our aim with Pay Your Companions is to provide users with a compelling rationale for introducing their friends to the realm of cryptocurrency. The user experience is seamless and devoid of charges. The more users embrace this unique experience, the closer we come to achieving widespread adoption.

Cofinex Chain

Unique Selling Proposition

Cofinex Chain represents the cutting-edge public blockchain of the future, facilitating global transactions between individuals and businesses. It also serves as the technological backbone for Cofinex.io Pay, our mobile payment solution (refer to the preceding section), and will play a pivotal role in powering our upcoming trading and financial services.

Cofinex Chain offers the following distinctive advantages:

- 1. Robust Security:** Its fault-tolerant design ensures the Chain's resilience and utmost safety.
- 2. Swift & Cost-Efficient:** The Chain guarantees instant transaction confirmations paired with nominal fees.
- 3. Open and Inclusive:** As an open-source initiative, Cofinex.io Chain welcomes participation from all parties to join the network and/or contribute to code development.

Roles & Incentives

Different parties will be able to join & use Cofinex.io Chain with different incentives:

Participant

Roles in the network

Incentives

Customers	To make payments in cryptocurrency
Merchants	To receive payments in cryptocurrency
Settlement Agents	To settle between different currencies

Discounts: pay with crypto and receive generous cashback funded by the network access (time): instant access to cryptocurrency

Access (distribution): ability to spend cryptocurrency directly from their customer crypto-exchange account / wallet at millions of merchants, both

online or offline, without moving to fiat

Reduced costs: zero processing fees;

Business growth: acquire high quality customers with substantial spending power;

Marketing: offer customers network-funded discounts and demonstrate ability to move with a new trend

Revenue: earn fees for activities performed

Validators (Council Nodes)

To validate and commit blocks (containing transaction info) to the chain

Revenue: earn fees for activities performed

Master/Visa Card

Value Proposition

Customers often encounter the following challenges when attempting to purchase and use cryptocurrencies:

1. Limited options for conducting cryptocurrency transactions.
2. Delays in transaction processing, often spanning 2-3 days.
3. Incurring substantial foreign exchange (FX) fees, which can amount to up to 5% of the purchase value when using traditional fiat debit or credit cards while traveling abroad?

The Master/Visa Card effectively addresses these issues by granting cardholders the ability to:

- A. Engage in fee-free transactions at over 80+ million MASTER/ VISA-affiliated merchants worldwide.
- B. Benefit from rapid top-up and immediate payment processing, eliminating the need for waiting periods.
- C. Spend overseas at interbank exchange rates, without any additional markups.
- D. Enjoy a host of exceptional advantages associated with the card.



User Experience

The Master/Visa Card provides advantages that rival the world's top credit cards. Users have the option to apply for various card tiers, each offering distinct benefits.

Cofinex.io Solutions - Trading

Cofinex On/Off Ramp

Value Proposition

The Cofinex On/Off Ramp offers the following compelling advantages:

A. A comprehensive platform to effortlessly buy, sell, stake, send, and monitor cryptocurrencies in a secure and user-friendly manner, all at your fingertips with just a few taps on your mobile/web device.

B. The exclusive destination for purchasing cryptocurrencies at the actual cost. The Cofinex On/Off Ramp leverages our proprietary based on lmax Disruptor Engine, aggregating liquidity from major global exchanges and directing orders to ensure the Best Execution Price. Combined with our expanding range of fiat deposit options and a user-friendly app interface, this makes the Cofinex On/Off Ramp the ultimate destination for acquiring cryptocurrencies.

Special Promotion: Until the end of December 2023, all users can enjoy a waiver of the 3.5% credit/debit card fee for cryptocurrency purchases.

User Experience

Buy & Sell Crypto

Users can acquire cryptocurrencies using their fiat wallets or credit/debit cards. The Cofinex On/Off Ramp supports 11 fiat currencies and 21 cryptocurrencies.

Send Crypto

Instantly send cryptocurrencies to other Cofinex.io web/app users free of charge, or withdraw cryptocurrencies to external wallet addresses with minimal fixed fees.

Track Crypto

Access real-time data for over 700+ coins/tokens, including prices, trading volume, market capitalization, percentage changes, and more, all at your fingertips in the coin tracking section. The app also offers charts in dual currencies (USD, BTC) and various timeframes (1H, 4H, 8H, 1D, 1W, 3M, 6M).

Manage the Master/Visa Card

The Cofinex.io web/app allows users to apply for and manage their Visa Card, enabling them to spend their cryptocurrencies online and offline at over 80 million MASTER/VISA-affiliated merchants worldwide.

Supported app features include:

- Converting cryptocurrency into fiat for spending (including USD, EUR, GBP, SGD, HKD, JPY, AUD)
- Enabling card withdrawals
- Freezing/unfreezing cards
- Upgrading card tiers, and more.

Cofinex.io Exchange

Value Proposition

Cofinex.io Exchange simplifies cryptocurrency trading with the following benefits:

- A. Access to deep liquidity with the best execution prices.
- B. Competitive fees, including free trading for high-volume accounts after CNX staking discounts.
- C. Engaging events such as trading competitions driven by trading activity (Trading Pulse).

D. Institutional-grade infrastructure, ensuring high availability, full resilience, and scalability.

Cofinex.io Exchange initially launched with spot trading functionality, with additional features and promotions planned to provide a comprehensive suite of trading services for both retail and corporate users.

Navigating the Future of Finance:

An In-Depth Look into Futures Trading

Cofinex.io added services of futures trading, where participants engage in contracts to buy or sell assets at predetermined prices on future dates. This presentation will delve into the fundamental aspects, advantages, and key considerations of futures trading.

Understanding Futures Trading:

Futures trading involves the buying or selling of contracts that obligate the parties to transact a specified quantity of an asset at a predetermined price on a future date. These contracts are standardized and traded on organized exchanges.

Copy Trading:

Cofinex now offers a cutting-edge copy trading feature, designed to elevate your trading experience. With a diverse community of over 25,000+ accomplished lead traders, you can access trading strategies that consistently deliver high accuracy and impressive returns on investment (ROI).

Our platform provides you with the flexibility you need to tailor your copy trading experience. You can customize your settings, choosing between margin types such as cross or isolated, and set margin parameters according to your preferences. This empowers you to take control of your investments and build a portfolio that aligns with your financial goals.

Discover the future of trading with Cofinex and join our thriving community of traders who are achieving remarkable results through our copy trading feature. Maximize your potential, minimize risks, and make informed trading decisions with Cofinex's powerful copy trading options.

In the future, Cofinex will initiate CNX pairs to enhance CNX liquidity and introduce trading pairs for CNX-related activities. (details available in the section below).

White Label Brokerage Services

We specialize in offering White Label Brokerage Services, enabling businesses to establish their own branded trading platforms.

White labeling involves using our established technology and infrastructure under your brand name.

Key Features:

Custom Branding: Tailor the platform with your logo, design, and color scheme to maintain brand consistency.

Trading Technology: Utilize our cutting-edge trading infrastructure, including trading platforms and back-end systems.

Product Range: Offer a diverse range of financial instruments, from forex and commodities to cryptocurrencies.

Liquidity Access: Gain access to our extensive liquidity network, enhancing your clients' trading experience.

Benefits:

Rapid Launch: Expedite market entry with a ready-to-use solution, reducing development time and costs.

Risk Management: Leverage our risk management tools to ensure a secure trading environment.

Client Support:

Technical Assistance: Our team provides ongoing technical support to ensure smooth operations.

Training: Train your staff and clients to navigate the platform effectively.

Regulatory Compliance:

Regulatory Guidance: Navigate the complex regulatory landscape with our expertise and regulatory guidance.

AML/KYC: Implement robust AML and KYC procedures to ensure compliance.

Cofinex.io Solutions - Trading

Cofinex.io Mobile Application

Distinctive Offerings

The Cofinex.io mobile application presents the following unique value propositions:

1. An all-in-one hub for effortlessly acquiring, trading, safeguarding, transferring, and overseeing cryptocurrencies, all within a secure and user-friendly mobile interface.
2. The exclusive platform for obtaining cryptocurrencies at their actual cost. Powered by Cofinex's proprietary based on lmax Disruptor Engine, it consolidates liquidity from prominent global exchanges and strategically directs orders to ensure the most favourable execution prices. When combined with our growing array of fiat deposit options and intuitive app design, Cofinex's mobile app stands out as the premier choice for cryptocurrency acquisition.

Limited-time offer:

- We are waiving the 3.5% credit/debit card fee for cryptocurrency purchases until the conclusion of December.
- 50% Cash Back of Every trade till March 2024.

User Experience

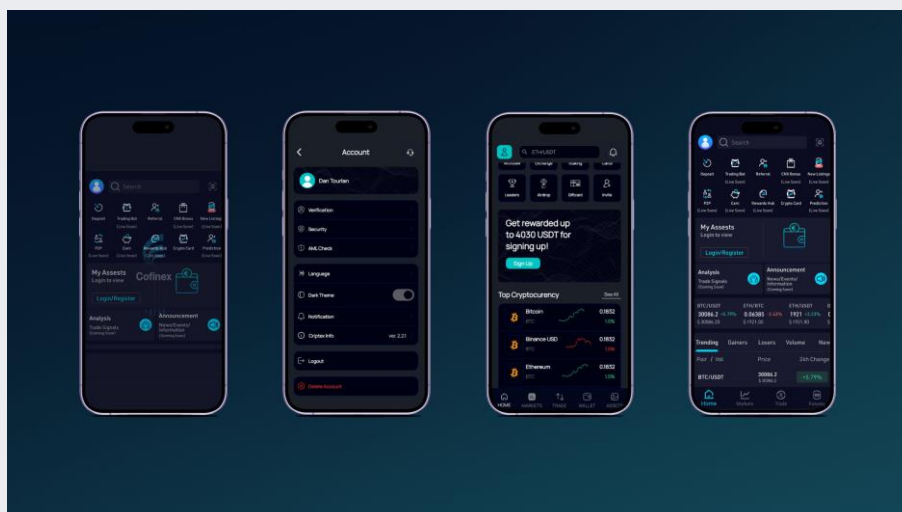
Acquiring and Selling Crypto

Users have the flexibility to purchase cryptocurrencies using their fiat wallets or credit/debit cards through the Cofinex.io App, which supports 11 fiat currencies and 21 different cryptocurrencies.



Transferring Crypto

With the Cofinex web/App, users can effortlessly send cryptocurrencies to other Cofinex web/App users without incurring any transaction fees. Additionally, they can withdraw cryptocurrencies to external wallet addresses, subject to minimal fixed fees.



Crypto Tracking

In the coin tracking section of the app, users can conveniently monitor over 700+ cryptocurrencies. The available metrics include real-time prices, trading volumes, market capitalization, percentage change, and more. The app also provides dual-currency charts (USD, GBP, EUR and BTC, ETH) and multiple time frame options (1hours, 4 hours, 8 hours, 1 day, 1 week, 3 months, 6 months).

Master/Visa Card Management

The Cofinex web/App offers a comprehensive solution for managing Master/Visa Cards. Users can apply for, manage, and utilize their Master/Visa Cards for spending their cryptocurrency assets both online and offline at over 80 million+ MASTER/VISA-accepting merchants worldwide. Supported functions within the app include converting cryptocurrency into fiat currencies suitable for spending (including USD, EUR, GBP, SGD, HKD, JPY, AUD), enabling card withdrawals, freezing or unfreezing cards, upgrading card tiers, and more.

Cofinex.io Exchange

Value Proposition

Cofinex.io Exchange delivers a seamless cryptocurrency trading experience, underpinned by the following distinct advantages:

A. Abundant Liquidity: The exchange ensures deep liquidity, granting users access to the most favourable execution prices for their trades.

B. Competitive Fees: High-volume accounts can benefit from fee discounts, including fee-free trading after CNX staking discounts.

C. Engaging Events: The exchange offers exciting events such as discounted token distributions through Syndicate and trading competitions in the form of Trading Pulse.

D. Institutional-Grade Infrastructure: With its high availability, complete resilience, and horizontally scalable components, Cofinex.io Exchange provides a robust institutional-grade infrastructure for cryptocurrency trading.

Initially focused on spot trading/future/margin & Copy Trading, Cofinex.io Exchange continues to expand its platform, introducing additional features and promotions to cater to the diverse needs of both retail and corporate users.

User Experience

Spot Trading

At Cofinex.io Exchange, our cutting-edge based Imax disruptor Engine ensures that users benefit from access to deep liquidity pools and receive the best possible execution prices. Whether you're a retail trader or a corporate user, you can engage in trading activities through the desktop interface or the exchange's API.

Cofinex.io Exchange proudly supports trading pairs for cryptocurrencies with significant market capitalization and trading volume, such as BTC, ETH, XRP, LTC, USDT, and more.

Our fee structure is based on trading volume and CNX staking. The higher your trading volume and/or the greater the amount of CNX you stake, the lower your trading fees become. Additionally, users can enjoy trading fee discounts by paying fees in CNX. Please visit our dedicated webpage for a comprehensive breakdown of our fees and limits schedule.

Note: We are currently running an open offer for a 50% cashback on every trade until March 2024, rendering other offers inapplicable during this period."

Listing & voting Tokens

The Launchpad is a token offering platform on Cofinex.io Exchange, fueled by the CNX token.

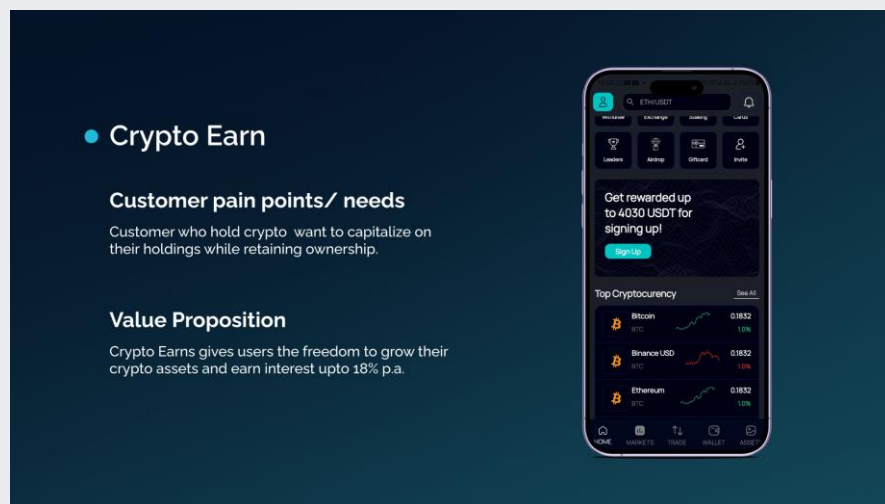
This platform assists projects in raising awareness and educating users. Listing projects can allocate a portion of their own tokens for distribution to Cofinex.io Exchange users at a discount of up to 50%. All proceeds from the sale go back to the respective projects. CNX token holders are given priority in token allocation for these events.

Staking Benefits

Cofinex.io Exchange provides users with two distinct staking services, each with its own set of advantages:

1. CNX Stake-and-Earn:

Users have the opportunity to stake CNX for a duration of 180/365 days on the Exchange, earning interest of up to 20% annually.



2. Soft-Staking for Idle Balances:

Cofinex.io Soft Staking introduces a novel way for users to earn rewards of up to 6% annually on cryptocurrencies held within the Exchange. These rewards are offered without any lock-up requirement and vary in maximum limits depending on the currency. Users with larger CNX stakes on the Exchange are eligible for higher limits.

Additional Features & Promotions

While Cofinex.io Exchange initially launched with spot/future/margin/copy trading, we are continuously expanding our offerings. Bot/ AI features in the pipeline include Option trading, and more.

Furthermore, Cofinex.io Exchange regularly presents new-user promotional campaigns. These promotions encompass enticing offers such as a 2% additional deposit bonus for the first 30 days and 0% trading fees for the initial 90 days of trading.

Cofinex.io Solutions - Financial Services

Decentralized Financial Services

Cofinex.io DeFi Wallet's Unique Offerings

In our ongoing commitment to enhance the protection of users' assets, data, and identities, we are proud to introduce the Cofinex.io DeFi Wallet—a non-custodial wallet application that empowers users with complete control over their private keys.

The Cofinex.io DeFi Wallet delivers the following distinctive value propositions:

A. Decentralized Empowerment: Providing users with full autonomy by placing control of their private keys and cryptocurrencies securely in their hands.

B. Robust Security: Ensuring the safety of users' assets through private key encryption directly on their device, fortified by passcodes, biometrics, and two-factor authentication.

C. Tailored Transactions: Offering flexibility in executing transactions by enabling users to customize confirmation speeds and network fees to suit their preferences.

D. Seamless Integration: Facilitating a convenient connection to the Cofinex.io App, granting users easy access to the wide array of crypto financial services provided by Cofinex.io.

Note: Cofinex.io DeFi Wallet (non-custodial) and Cofinex.io App (custodial) are two distinct mobile applications designed for different use cases.

Advantages and Disadvantages

Cofinex.io Wallet (Non-custodial Wallet)

Advantages:

- 1. Complete Control:** You have 100% control over your cryptocurrency and private keys, offering unparalleled ownership and security.
- 2. Privacy-Focused:** No need to prove your identity, reducing the risk of data breaches or privacy concerns.

Disadvantages:

- 1. Transaction Fees:** As transactions are conducted on-chain, you may incur transaction fees, and you must wait for confirmations, which can lead to delays.
- 2. Recovery Phrase Vital:** If you lose your recovery phrase, you risk losing access to your wallet and the stored cryptocurrencies.

Cofinex.io App (Custodial Wallet)

Advantages:

- 1. Fee-Free Transfers:** Transactions within the Cofinex.io ecosystem do not entail additional fees, providing cost-effective transfers.
- 2. Lost Key Recovery:** If you misplace your private keys or recovery phrase, you can easily regain access through our support team.

Disadvantages:

- 1. Identity Verification:** To use the Cofinex.io App, you are required to prove your identity and undergo KYC (Know Your Customer) procedures.
- 2. Limited Decentralization:** Your wallet is not fully decentralized, as Cofinex.io acts as the custodian of the wallet, potentially leading to centralized control.

User Experience

Cofinex.io De-Fi Wallet caters to a wide range of cryptocurrency users. It offers a user-friendly experience, making it suitable for beginners who receive gentle guidance for their initial transactions. Experienced users, on the other hand, will appreciate the enhanced features, particularly the backup recovery phrase and the ease of sending and receiving cryptocurrencies. The wallet supports various cryptocurrencies, including BTC, ETH, CNX, LTC, XRP, XLM, and other ERC-20 tokens, with plans to progressively add more.

To begin, users can download the Cofinex.io De-Fi Wallet mobile app and follow these straightforward steps:

1. Select a Wallet Creation Method:

- a. Create a New Wallet
 - b. Import an Existing Wallet (for users with wallets from other applications, they can import them using a 12/18/24-word recovery phrase)
 - c. Connect to Cofinex.io App (for existing Cofinex.io App users)
2. Accept our Legal Terms & Conditions and Privacy Notice.
 3. Set up a Passcode, enable biometric authentication, and 2FA for added security.
 4. Back up the recovery phrase securely.

Cofinex.io DeFi Swap

DeFi Swap is crafted to be the ultimate platform for swapping and farming DeFi coins at the most competitive rates. It leverages proven and audited protocols, along with a compelling incentive program powered by CNX.

Liquidity Providers (LPs) are generously rewarded for contributing to liquidity pools, benefitting from Triple Yield, which includes:

- Swap-fee Sharing for LPs.
- CNX DeFi Yield for LPs who also stake CNX.
- Bonus LP Yield for LPs participating in selected pools.

DeFi Swap employs a constant product formula, ensuring that the product of the quantities of two tokens remains consistent before and after a swap. The price slippage is contingent on the token ratio and quantity within the pool.

DeFi Swap operates as a decentralized protocol deployed on the Ethereum blockchain. All transaction records, including on-chain deposits and withdrawals, are transparent on the network. Cofinex.'s role is to provide the technology and contribute to the product's development. Cofinex.io has open-sourced the core codebase, welcoming community input and decentralized contributions.

For further information on DeFi Swap, please refer to the DeFi Swap whitepaper and the DeFi Swap FAQ. Users can participate by providing liquidity and swapping tokens directly through the DeFi Swap Web App.

Other Decentralized Offerings

Beyond the products mentioned earlier, we have an array of decentralized products outlined in our product roadmap, including but not limited to decentralized borrowing and lending services, as well as decentralized card offerings. Some of these offerings will be underpinned by Cofinex Chain, a decentralized public blockchain.

In a related context, our in-house Research & Insights team is actively producing articles and reports on decentralized finance (De-Fi). These publications encompass a wide range of topics, such as De-Fi landscape overviews and in-depth explorations of specific projects. You can access these resources online through this webpage. We are committed to a continuous release of additional reports, freely accessible to everyone. In addition to these free reports, members of Cofinex.io Private are entitled to exclusive access to our proprietary monthly feature articles (refer to the Cofinex.io Private section for further details).

Crypto Earn (Part of the Cofinex.io App)

Value Proposition

Crypto Earn is a feature designed for users seeking to maximize the potential of their holdings while maintaining full ownership. It empowers users to effectively grow their cryptocurrency assets, offering the opportunity to earn annual interest rates in the double digits a CNX a variety of cryptocurrencies.

User Experience

Crypto Earn is seamlessly integrated into the Cofinex.io App, providing users with a convenient and user-friendly platform. Users can deposit their cryptocurrencies into Crypto Earn to start earning interest. The range of supported deposit tokens is displayed in the image below, and we continue to add more assets on a regular basis.

Users have the flexibility to select from three distinct holding term options when making their deposits:

1. Flexible Holding Term
2. 1-Month Fixed Term
3. 3-Month Fixed Term
4. 6-Month Fixed Term
5. 12-Month Fixed Term

Pricing			
With 500 or More CNX Stake	3 Months	1 Months	Flexible
Supported Coins	8% p.a.	6% p.a.	4% p.a.
Supported StableCoins	12% p.a.	10% p.a.	8% p.a.
CNX	18% p.a.	16% p.a.	14% p.a.
With 100 or less CNX Stake	3 Months	1 Months	Flexible
Supported Coins	6% p.a.	4% p.a.	2% p.a.
Supported StableCoins	10% p.a.	8% p.a.	6% p.a.
CNX	16% p.a.	14% p.a.	12% p.a.

Following the confirmation of the deposit, interest will commence accruing immediately. For the most up-to-date interest rates, please refer to the Cofinex.io App. Users who have staked CNX will enjoy preferential interest rates.

Please note that token availability may vary depending on your jurisdiction.

Crypto Lend (Part of the Cofinex.io App)

Value Proposition

Crypto Lend empowers users with spending power by allowing them to leverage their crypto assets without the necessity of selling them:

A. Personalized Credit Limits: Obtain the credit limit that suits your needs, rather than being limited by preset amounts.

B. Instant Access to Lend: Lend is swiftly deposited into your crypto wallet, ready for immediate use.

C. Flexible Repayment: Enjoy the freedom to repay at your convenience, without the pressure of rigid statement deadlines.

D. No Credit Check: No credit check is required to access Crypto Lend.

User Experience

Crypto Lend is seamlessly integrated within the Cofinex.io App, providing a user-friendly experience.

Users have the option to deposit cryptocurrencies as collateral to secure a crypto loan. Supported collateral currencies currently include BTC, ETH, CNX, XRP, LTC, USDT, and TRX, with plans to progressively introduce more currencies.

Once users have deposited the necessary collateral, they will promptly receive the loan amount in their crypto wallet within the Cofinex.io App. The supported loan currencies encompass USDT, USDC, and USD, EUR, GBP.

Users who have staked CNX will enjoy preferential loan interest rates. For the most up-to-date information regarding loan interest rates, kindly refer to the Cofinex.io App.

Cofinex.io Solutions - Other Services & Benefits

Cofinex.io Value

Cofinex.io Value - Premium Rewards and Benefits

Cofinex.io Value is a comprehensive package of premium rewards and tailored benefits designed for our Elite, Pulse, and Midnight Black MASTER/VISA cardholders. Building upon the existing perks for these cardholders, which include features like up to 5% cashback on all spending, unlimited Airport Lounge Access with a guest, Airbnb and other rebates, and more, Cofinex.io Value offers an array of additional advantages.

Benefits for All Private Members

All Cofinex.io Private Members will have access to a set of crypto-related services:

1. OTC Block Trades of CNX
2. Priority Access to Research Reports published by Cofinex.io
3. Inheritance Service: Assistance with estate handling related to Cofinex.io assets
4. Access to Top Industry Events with Priority Access for Midnight Black cardholders
5. Priority Customer Service

MASTER/VISA Card-Related Benefits

Elite, Pulse, and Midnight cardholders will enjoy the following exclusive benefits:

1. Crypto Earn Additional Interest of 2% Annually on Fixed-Term Deposits (Paid in CNX; not applicable to CNX deposits)
2. Crypto Earn Increased Account Limits: USD \$1 million for Midnight Black and USD \$0.5 million for Pulse & Elite; USD \$0.1 million for the remaining card tiers
3. Amazon Prime Rebate: Up to US\$9.99/month in membership fees
4. Welcome Pack with Exclusive Cofinex.io Branded Merchandise.

TOKEN ALLOCATION & BURNING



Fund Requisition

RAISE

TOKEN

SEED FUND: SOLDOUT	0.025\$	30000000
PRIVATE- Phase I	0.035\$	50000000
PRIVATE- Phase II	0.050\$	50000000
PUBLIC IDO:	0.100\$	15000000
PUBLIC SALE:	0.100\$	17500000



Allocation	Allocation Rates	Token Release Schedule
Seed	10.00%	1 Year lockup 20% Unlock at Year 1 with the rest vesting equally every 30 days over five months with the rest vesting
Private	10.00%	1 Year lockup 20% Unlock at Year 1 with the rest vesting equally every 30 days over five months with the rest vesting
SAFTO	12.48%	1 Years Lockup
Public Sale (unlocked)	2.06%	Fully unlocked
Public Sale (Vest 12)	0.50%	12 Months Lockup, 100% after lockup
Public Sale (Vest 18)	0.85%	12 Months Lockup, 100% after lockup
Public IDO (Unlocked)	0.67%	Fully unlocked
Public IDO (Vest 12)	0.84%	12 Months Lockup, 100% after lockup
Public IEO-Huobi	0.50%	Fully unlocked
Public IEO- Okex	0.50%	Fully Unlocked
Public IEO-MXC	0.1%	Fully unlocked
Air drop	5.00%	6 Months Lockup in App
Public IEO-Huobi	1.50%	For Market making
Public IEO- Okex	25.00%	Requires voting to be unlocked
Public IEO-MXC	15.00%	To be staked for voting
Air drop	15.00%	Mints at 10% APY to stakers distributed monthly stake


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Burning

1.1 Repurchasing Plan

Each month, we will use 15% of our profit to buy back CNX from the exchange, until we acquire 33% of total issue of CNX (150mn). The acquisition will be permanently burned until 150mn of CNX remains. Every buy-back and burning will be announced on the blockchain and the CoFinex Exchange in advance.

Plan



Plans

You can use CNX to settle any fees on [cofinex](#) platform, encompassing, but not restricted to the following:

Exchange fees

Withdraw fees

Listing fees

Any other fees

Discount Rates

1 st year	50%
2 nd year	25%
3 rd year	12.5%
4 th year	6.75%

On a quarterly basis, we commit to allocating 20% of our profits towards the repurchase of CNX tokens, with the intention of permanently removing them from circulation. This buy-back initiative will continue until we have successfully reclaimed all 150 million CNX tokens. Each of these buy-back transactions will be transparently announced and recorded on the [blockchain](#). Ultimately, our objective is to eliminate a total of 150 million CNX tokens from existence, resulting in 410 million CNX tokens remaining in circulation.

Investment Ask



Investment Ask

Seeking a USD 10 million investment in exchange for a 30% equity stake.

35%

50%

15%

\$3.5 Million

35% of the funds will be used to build the [Cofinex](#) platform and perform upgrades to the system, which includes team recruiting, training, and the development budget

\$5 Million

50% will be used for [Cofinex](#) branding and marketing, including continuous promotion and education of [Cofinex](#) and [blockchain](#) innovations in industry mediums. A sufficient budget for various advertisement activities, to help [Cofinex](#) become popular among investors, and to attract active users to the platform.

\$1.5 Million

15% will be kept in reserve to cope with any emergency or unexpected situation that might come up.

Referral Program

Cofinex.io App Referral Program: Refer & Get \$100 USD

Our "Both Get \$100" referral program offers some of the most generous rewards in the industry. Both referrers and their referred friends receive a \$100 USD bonus (in CNX) with each successful sign-up and CNX-staking for any MASTER/VISA card on the Cofinex.io App.

This referral program is open to all eligible Cofinex.io App users, with no limits on the number of referrals. Bonuses from the referral program are credited instantly, allowing referred friends to use their sign-up bonus immediately after conducting a valid transaction.

Cofinex.io Exchange Referral Program

The Cofinex.io Exchange referral program provides rewards to both eligible new referred users and the referrers. New users who pass verification and stake a specific amount of CNX are eligible to receive up to USD\$100 equivalent in CNX. Eligible referrers can earn even greater rewards in CNX.

Research & Insights

Cofinex.io boasts an in-house Research & Insights team dedicated to the publication of enlightening articles, reports, and research. Our goal is to educate a broader audience about the crypto space and establish a thought leadership position through insightful analysis. Our offerings encompass:

1. Cofinex.io Academy: Access our educational materials on blockchain and cryptocurrencies, catering to individuals who are new to the industry or those seeking to enhance their knowledge.

Cofinex.io Academy (<https://global.cofinex.io/academy.html>)

2. Cofinex.io Articles: Exclusive to Cofinex.io Private members, our monthly feature articles offer unique insights. For more details on these articles and other exclusive benefits, refer to the Cofinex.io Private section.

Cofinex.io Articles Link] (<https://Cofinex.io/articles>)

Our research team conducts in-house research while also collaborating with research partners on specific topics. For instance, we supported The Economist Intelligence Unit (EIU) in a comprehensive research project. This effort delved deeper into the behaviours and opinions of the general public regarding digital payments. It explored key aspects such as the drivers, barriers, and trust factors associated with digital currency and the trajectory toward a cashless future. As a result, an interactive digital currency hub has been established on The Economist's platform alongside a white paper titled "Digimentality: Fear and Favouring of Digital Currency." This white paper outlines the findings from our research on consumer attitudes toward digital currencies.

The Economist's Digital Currency Hub (<https://digitalcurrency.economist.com/>)

Token Distribution and Planned Use - Overall Distribution Allocation

To ensure the secure management and allocation of CNX tokens for various purposes, Cofinex.io has established 5 multi-signature wallets. These wallets serve as custodial entities for different categories of CNX tokens, each with its designated use and purpose.

Certainly, here are the wallet addresses for the 3 multi-signature wallets designated to securely store the allocated CNX tokens:

[0x8bAC820fF5cc48ab084A14c23834c1Eb2E293930]

[0xC1322beBcC869E45883B5eE8916bc6f4dB228cf4]

[0xc4eedBDE79610d87aC65002C9cd7afaF002E71C7]

These wallets are carefully managed to ensure the safe and controlled distribution of CNX tokens for their intended purposes.

Locking 60% of CNX Token Supply

In an effort to bolster the stability and integrity of the Cofinex.io ecosystem, we have implemented the following measures pertaining to the three CNX wallets, collectively holding 60% of the CNX token supply, with each wallet holding 20%:

- 1. Capital Reserve and Network Long-Term Incentives Wallets:** These wallets will be under a temporary lockup for a period of 3 years.
- 2. Ecosystem Grant Wallet:** The Ecosystem Grant wallet will remain locked until the official launch of the Cofinex.io Chain Mainnet.

These strategic actions have been taken to ensure responsible management and a controlled release of CNX tokens, contributing to the enduring strength of the Cofinex.io ecosystem while also preserving its distinctive character.

CNX Supply for Secondary Distribution & Launch Incentives

A wallet has been designated for secondary distribution and launch incentives, with the address: (Wallet address).

This wallet has been allocated 30% of the total CNX supply. It is designed to receive a daily token supply through a smart contract, adhering to the schedule outlined below:

Token Utility

The Cofinex.io Coin (CNX) token holds a pivotal role as the native token of the Cofinex.io Chain, our forward-looking public blockchain solution. CNX's utility extends throughout the broader Cofinex.io ecosystem, playing a vital role in various payment, trading, and financial services use cases:



This ensures that CNX is not only an integral component of Cofinex.'s blockchain infrastructure but also a versatile asset with widespread applications a CNX our platform.

Cofinex.io Chain

CNX Token Utility

The CNX token serves as a versatile asset within the Cofinex.io ecosystem, offering a range of valuable use cases:

1. Stake CNX as Validator: Users can stake CNX to participate as validators on the Cofinex.io Chain, enabling them to earn fees generated on the network. This active involvement strengthens the blockchain and benefits the network as a whole.

2. Transaction Fee Settlement: CNX tokens can be used to settle transaction fees on the Cofinex.io Chain, providing a convenient and efficient means of handling costs associated with network activities.

3. Cashback Rewards: Users have the opportunity to earn attractive cashback rewards:

- **Up to 20% Cashback:** Make purchases both online and offline, and receive cashback rewards of up to 20% when using CNX to pay at participating merchants.
- **Up to 10% Cashback:** Enjoy cashback rewards of up to 10% when using CNX for transactions involving major brands' gift cards and peer-to-peer transfers to friends. This feature adds an extra layer of value to CNX, enhancing the overall user experience.

These utility features underscore the versatility and practicality of the CNX token, making it a valuable asset for users within the Cofinex.io ecosystem.

Cofinex.io App Token Rewards

Within the Cofinex.io App, users have the opportunity to receive token rewards associated with selected token listings. The extent of these rewards is determined by the amount of CNX tokens staked within the app. Additionally, users can unlock enhanced staking rewards for specific tokens by staking CNX tokens within the app. This system provides an added

incentive for CNX token holders to engage with the Cofinex.io App and participate in its token ecosystem.

Unlocking DeFi Features in the Cofinex.io DeFi Wallet

With the Cofinex.io DeFi Wallet, users can access an array of DeFi features within this non-custodial wallet app. By utilizing the CNX tokens staked in the wallet, users can also elevate their staking rewards, enhancing the overall DeFi experience. This synergy between the DeFi features and staking rewards provides an appealing opportunity for users to maximize the benefits of their Cofinex.io DeFi Wallet.

Cofinex.io Exchange

Cofinex.io Exchange offers users the chance to leverage their CNX tokens in the following ways:

1. Stake CNX and Earn: Stake CNX tokens and earn a rewarding annual interest rate of up to 10% on Cofinex.io Exchange. This offers a valuable opportunity for users to grow their holdings.

2. Discounted Trading Fees: When staking and using CNX tokens to settle trading fees on Cofinex.io Exchange, users can enjoy discounted rates. This arrangement enhances the cost-efficiency of trading on the platform, making it more attractive and economical for users.

3. Cofinex.io Card

The Cofinex.io Master/Visa Card offers an array of benefits for users, including:

1. Reserve a Plastic/Metal Visa Card: Users can secure a plastic/metal Master Visa Card, enjoying the privileges and prestige associated with this premium card.

2. Cashback Rewards: With each transaction made using the Master/Visa Card, users can receive up to 8% cashback. This makes everyday spending even more rewarding.

3. CNX Staking Rewards: Users can stake CNX tokens and earn at competitive rates, including 10% p.a. for 10,000 CNX and an impressive 12% p.a. for staking 100,000 CNX or more. These rewards are applicable to the 1,000,000 CNX tier for card staking as well.

4. Exclusive Cofinex.io Value Rewards: For those who stake 100,000 CNX or more, exclusive rewards and benefits are unlocked within the Cofinex.io Private program, providing an elevated level of service and privileges.

These features make the Cofinex.io Master/Visa Card a compelling choice for users looking to enhance their financial experience and enjoy a range of rewards and benefits.

Cofinex.io Earn

Cofinex.io Earn offers users the opportunity to maximize their earnings through the following features:

1. Stake CNX for Higher Interest: By staking CNX tokens, users can access more attractive interest rates, potentially earning up to 12% annually on their holdings. This staking mechanism enhances the value proposition of CNX within the Cofinex.io ecosystem.

2. Additional Interest on Fixed Term Deposits: For those who stake 100,000 CNX tokens or more, Cofinex.io Earn provides an extra 2% annual interest on fixed term deposits. This additional interest is paid in CNX, increasing the potential returns for users who commit to higher levels of staking.

These features create a compelling incentive for users to engage with Cofinex.io Earn, aligning with the broader goal of offering attractive and flexible savings and investment options.

Cofinex.io DeFi Swap

Participating in Cofinex.io DeFi Swap presents users with a valuable opportunity:

- **Receive & Boost Bonus Yield:** Users who provide liquidity with staked CNX tokens can unlock bonus yields, enhancing the returns on their investments. This feature incentivizes participation and adds an extra layer of value to the DeFi Swap platform, making it an attractive option for liquidity providers.

Cofinex.io: Transforming Travel with Blockchain Integration



Introduction

Cofinex.io stands as a pioneer in travel innovation, revolutionizing the industry by seamlessly blending traditional and digital currencies. The platform caters to a broad spectrum of clients, serving both B2B and B2C needs. Under the domain [trip.cofinex.io] (<https://trip.cofinex.io>), Cofinex.io introduces the groundbreaking "Book Now" service, granting users access to a wide array of travel-related conveniences. From flight searches to holiday packages, hotel reservations, bus bookings, and more, Cofinex.io offers a comprehensive solution. What sets Cofinex.io apart is its remarkable flexibility, enabling payments in both fiat and cryptocurrency.

A Fusion of Convenience and Choice

In a constantly evolving world where travel is a fundamental part of life, Cofinex.io understands the significance of providing a holistic solution. The platform caters to the diverse needs of travelers, whether it's corporate entities seeking comprehensive travel services or individual explorers planning their dream getaways.

Key Features

Cofinex.io boasts a rich array of features and services, including:

1. Flight Search: Users gain access to an extensive flight database, complete with real-time search results and competitive pricing. Booking flights is streamlined, thanks to an intuitive interface.

Community & Upcoming Exchanges



Cofinex's got it all!

Community

Cofinex.io has a very engaged, vibrant community - essential to our brand's long term success.

**25000+**
Twitter followers

**14000+**
Facebook followers

**14000+**
Instagram followers

**3400+**
YouTube subscribers

**14000+**
Reddit readers

**1600+**
Telegram members

**14000+**
Discord members

Leading Global Cryptocurrency Exchange Upcoming & Listed







Ecosystem Partners MEMBERS

Singapore fintech association

Startup India

Google

Amazon Aws

Ficci

Master Card

Visa

Certik

OKX

Bitget

Chain analysis

IDFY

Folki

XT

Rampable

Onramp.money

CNX Token

Token Creation and Basic Information

Information

Token Name: Cofinex

Token Symbol: CNX

Token Contract Address: `oxdeaob8ad5806d8bE6EA38Ba4E5fc36118808EB04`

Token Decimals: 18

Token Total Supply: 500,000,000 Tokens

Regarding the Token Total supply, the maximum supply of CNX tokens is permanently limited to those issued during the Sale. No additional tokens will ever be created.

Further information

Cofinex.io and CNX Token Information Discussion

www.Cofinex.io

blog.Cofinex.io

www.twitter.com/cofinexexchange

www.t.me/cofinexexchange

t.me/cofinexofficial

www.facebook.com/cofinexexchange

www.linkedin.com/company/cofinex-exchange

[https://coinmarketcap.com/currencies/cofinex-](https://coinmarketcap.com/currencies/cofinex-coin/markets/)
[coin/markets/https://cofinexexchange.slack.com/#/](https://cofinexexchange.slack.com/#/)

<https://medium.com/@cofinex>

Further Information

For more information and updates, you can explore the following Cofinex.io resources:

www.cofinex.io

www.flycnx.com

scanner.cofinex.io

card.cofinex.io

global.cofinex.io

cofinex.in

cofinex.org

cofinexindia.com

These resources offer a wealth of information, updates, and community engagement opportunities related to Cofinex.io and Cofinex.io © Copyright 2021-2023. For information, please visit Cofinex.io