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Overview

Peernetics stands as a beacon of innovation and accessibility. The Peernetics Utility Token (PNS) is central to our ecosystem, which powers our initiatives. Peernetics is committed to developing creative, engaging, and forward-thinking crypto-based platforms incorporating cutting-edge technology.

As a member of the Peernetics community, PNS token holders gain exclusive access to our innovative loyalty club, shopping with their favourite merchants. Unlike the cashback system, a platform that concentrates on rewarding now, then later. A gaming ecosystem where they can play to earn and participate in ongoing competitions. These Web3 technologies offer exhilarating experiences and yield tangible rewards for participants.

This whitepaper serves as your comprehensive guide to understanding the vision of Peernetics, the tokenomics involved, and the transformative potential that lies ahead.

Problem

In today's society, many businesses face uncertainty about where to start with cryptocurrency. The fear of the unknown can be paralysing, preventing them from tapping into the potential of cryptocurrency adoption as a use case in the world of decentralisation.

Solution

Peernetics offers an innovative solution to these challenges by bridging businesses and users with the Peernetics ecosystem. Our **Loyalty Club** empowers businesses to engage more effectively by providing users with exclusive promotions, offers, and discounts while creating a unique platform for companies to advertise within the crypto space. This approach enhances brand visibility and connects businesses to a rapidly growing, techsavvy audience, driving engagement and growth.

Peernetics' **Global Gaming Club** will transform the gaming industry by collaborating with renowned global gaming providers to host their most popular games. This solution attracts a worldwide community of gaming enthusiasts, offering them an exciting platform to play, compete, and showcase their skills internationally. Players can participate in thrilling competitions, where top performers are rewarded with PNS token prizes. This makes the experience entertaining and rewarding, fostering a dynamic and competitive gaming environment.

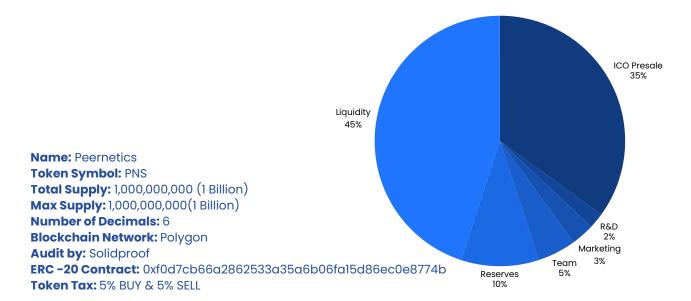
Vision

We are passionate about making this future accessible to all. Peernetics, founded by a team of passionate professionals, aims to make it as easy as possible for users and businesses to connect. We break down barriers to entry by taking ground-breaking and confusing technology and transforming it into an uncomplicated and user-friendly system.

Mission

We want to become the UK's leading loyalty club provider, offering an all-in-one platform for instant discounts both online and offline. We aim to extend our reach to businesses by integrating PNS tokens into their employee benefits and rewards programs, creating a unique and valuable incentive for their workforce. Additionally, we aspire to establish ourselves as a premier global gaming club, where renowned gaming providers can launch their games, and PNS token holders can participate in exciting gaming competitions and showcase their skills on a global stage.

Tokenomics



A 5% transaction fee will apply on token transfers. These fees are allocated to support ecosystem growth — including ongoing development, community rewards, marketing, and platform sustainability. This mechanism helps ensure that the Peernetics ecosystem continues to develop and provide utility to participants.

PNS Token Allocation Vesting Periods

| ALLOCATION | PERCENTAGE | TOKEN AMOUNT | VESTING PERIOD |
|--|------------|--------------|---|
| ICO Presale | 35% | 35000000 | See ICO Presale Breakdown |
| Team | 5% | 5000000 | TGE 0%, 24 months lock, then 12.5% every 3 months (48 months in total) |
| Marketing | 3% | 3000000 | TGE 0%, 3 months lock, then 5% each month (23 months in total) |
| Research & Development | 2% | 2000000 | TGE 0%, 3 months lock, then 5% each month (23 months in total) |
| Reserves, gaming rewards, affiliate program and more | 10% | 10000000 | 10% - TGE 0%, 3 months lock, then 5% each month (23 months in total) |
| Liquidity | 45% | 45000000 | TGE 100% |

Token allocations carrying vesting periods will be distributed using ChainLink Labs

ICO Presale Breakdown

| ALLOCATION | PERCENTAGE | TOKEN AMOUNTS | PRICE (\$) | RAISING (\$) | VESTING PERIOD |
|------------|------------|---------------|------------|--------------|--|
| Round 1 | 3% | 30000000 | \$0.0050 | \$150,000 | TGE 5%, 3 months lock, |
| Round 2 | 3.5 | 35000000 | \$0.0075 | \$262,500 | then 5% each month (22 months in total) |
| Round 3 | 3.5 | 35000000 | \$0.0100 | \$350,000 | TGE 10%, 3 months lock, |
| Round 4 | 5% | 50000000 | \$0.0125 | \$625,000 | then 5% each month (21 months in total) |
| Round 5 | 7.5% | 75000000 | \$0.0150 | \$1,125,000 | TGE 15%, 3 months lock, |
| Round 6 | 12.5% | 125000000 | \$0.0175 | \$2,187,500 | then 5% each month (20 months in total) |

Total funds being raised: \$4,700,000

75% of the funds raised will be allocated to liquidity, which will be permanently locked. This demonstrates Peernetics' long-term commitment to transparency, security, and trust, ensuring that the ecosystem remains accessible and functional for all participants. 25% funds raised will be utilised for business operations.

Fund Utilisation

| ALLOCATION | PERCENTAGE | DESCRIPTION |
|-------------------------|------------|---|
| Token Liquidity | 75% | Supporting ecosystem liquidity and enabling token utility |
| Operations | 10% | Business & Legal expenses |
| Product Development | 7% | Loyalty Club & Gaming Club Android/IOS App |
| Branding & Marketing | 5% | Brand establishment, promotion of products and services |
| Reserves | 3% | To provide financial support when the unexpected happens |

Launch Price: \$0.02

Market Analysis

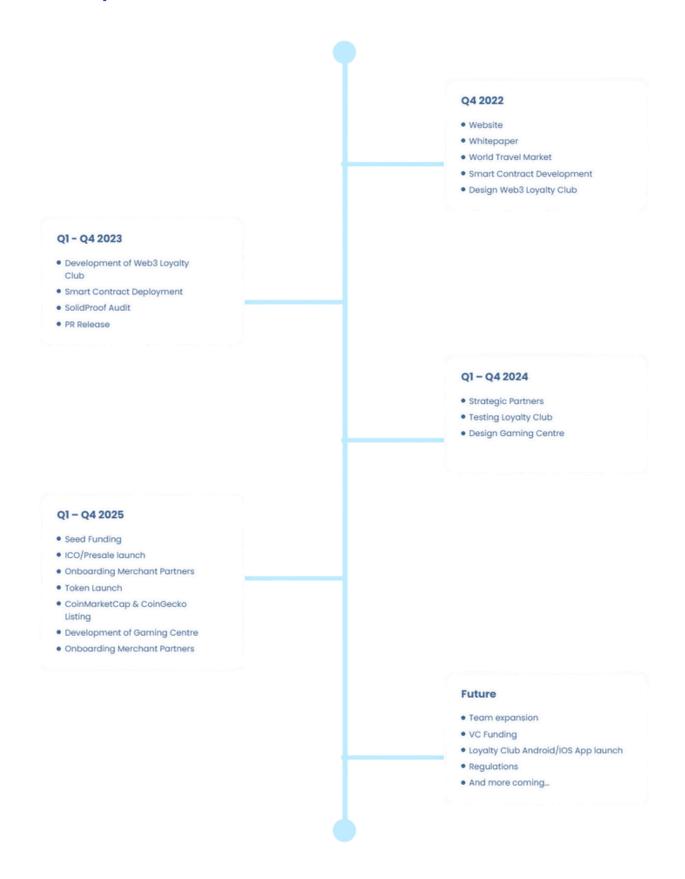
Loyalty Club: The traditional cashback/discount platforms and providers primarily focus on major household merchants as they are more profitable to work with, providing the benefits only through the online experience. Without neglecting, we have realised the profitability of niche, reputable merchants. Shopping offline and specific sectors within the hospitality industry, such as dining out, cafés, lounges, and various entertainment and attractions, are focus areas. It's a growing experience that can't be taken away. Rather than wait for the savings on your spending, get it all right now when you pay and see the difference. That means you pay less right away, which is what everyone wants.

Why would consumers choose us?

- Some people do cashback. But we don't like to waste time. Every Peernetics reward discount is applied instantly, meaning you'll pay less for the things you buy without waiting for cashback to be reimbursed.
- We're not here to harvest your data by making you sign up or sign in. Connect your crypto wallet, and your tokens get verified on the blockchain for eligibility.
- Holders receive 100% of the discount agreed upon with partner retailers. We don't keep any
 for ourselves because our program aims to ensure the Peernetics community gets the best
 prices on products, services, and experiences.
- The technology provides a unique experience, and major upgrades are on their way to our current MVP.

Gaming Club: Designed to deliver the best and most popular games from well-renowned global gaming platforms to our holders. It doesn't finish there, but a platform enabling blockchain gaming developers to launch their games. Unlike traditional play-to-earn platforms, where gaming often feels like a chore with restrictive terms and conditions limiting rewards to only vouchers with specific merchants, and some regions having access to PayPal withdrawals. We're creating a dynamic platform where gamers earn PNS tokens as well as use PNS tokens to enter competitions. These global competitions will offer the opportunity to win PNS tokens as prizes, which can be used within the ecosystem or exchanged at the player's discretion, fostering a fun, competitive, and engaging environment that players will love.

Roadmap



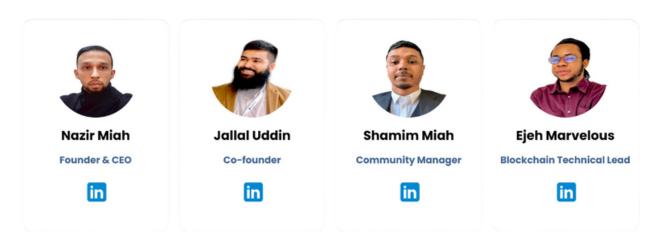
Business Strategy

Our marketing strategy will focus on building valuable content, which we will push through various digital marketing channels, including social media, Google ads, websites, email, Search Engine Optimization (SEO), Pay-per-click (PPC), affiliate programs, and more. Our strategic partnerships with Web3, crypto, and blockchain, and the endless onboarding of UK merchants and global gaming providers, will enable us to carry out ongoing co-marketing strategies. This will broaden our brand globally and increase our followers across our social platforms, strengthening our Peernetics community and partners.

Peernetics aims to become the UK's leading loyalty club provider for consumers to shop online and offline, receiving instant savings on purchases, and a global gaming club provider for gamers to play, earn, and win in PNS as rewards. We aim to accomplish this as our community grows, and so will our partners for merchants and gaming providers. This will increase engagement with the Peernetics ecosystem, supporting wider adoption of PNS as a utility token, which generates a commission on each transaction. Furthermore, our platforms will provide advertising packages at competitive rates for our partners to publish their content to generate revenue.

Team

Meet the team behind Peernetics that will skyrocket the growth of your business.



Legal Disclaimer

PLEASE READ THIS DISCLAIMER CAREFULLY BEFORE PARTICIPATING IN THE TOKEN SALE. YOU MUST UNDERSTAND ALL RISKS ASSOCIATED WITH PURCHASING DIGITAL TOKENS.

This Whitepaper introduces the Peernetics Token ("PNS"). The information contained herein is provided for general informational purposes only. It does not constitute legal, financial, tax, or investment advice, and should not be relied upon as such.

The PNS token is intended to be a utility token that provides access to features within the Peernetics ecosystem, including but not limited to the Peernetics Loyalty Club and the Peernetics Gaming Club. PNS tokens do not represent shares, equity, ownership, or any right to participate in the profits or governance of Peernetics Limited. They are not designed to be, nor should they be construed as, a financial instrument, security, or e-money under the laws of the United Kingdom or any other jurisdiction.

Purchasing PNS tokens involves significant risks. Token values may fluctuate and can become worthless. There is no guarantee of liquidity or future value. You should carefully assess your own financial situation and consult with independent advisors before participating. You acknowledge and agree that you purchase, receive, and hold PNS tokens entirely at your own risk and on an "as is" basis without warranties of any kind.

The distribution of this Whitepaper or participation in the token sale may be restricted by law in certain jurisdictions. It is your responsibility to ensure that you are legally entitled to purchase PNS tokens in your jurisdiction and to comply with all applicable laws and regulations. Peernetics Limited does not accept responsibility for any legal or tax obligations arising from your purchase or use of PNS tokens.

This Whitepaper does not constitute a prospectus or offering document, and has not been reviewed, registered, or approved by any regulatory authority. No regulatory authority has examined or approved the information set out herein.

By participating in the token sale, you confirm that you:

- Are not a citizen or resident of any jurisdiction in which token sales are prohibited, including but not limited to the United States and Canada.
- Understand and accept the risks associated with digital assets.
- Will not treat the acquisition of PNS tokens as an investment in any regulated financial instrument.

Risk Factors

The purchase of Peernetics Tokens ("PNS") carries significant risks. Prospective participants should carefully consider the following risk factors, along with all other information provided in this Whitepaper, before deciding to purchase PNS tokens. Participation in the token sale is suitable only for individuals who are capable of understanding and accepting the risks involved.

1. Regulatory Risk

The legal and regulatory status of cryptoassets remains uncertain in many jurisdictions. Laws and regulations may change or be introduced that could affect the use, transfer, or value of PNS tokens. Such changes may restrict your ability to purchase, hold, or use PNS tokens.

2. No Regulatory Approval

This Whitepaper has not been approved, examined, or registered by any regulatory authority. PNS tokens are not securities, e-money, or financial instruments under current UK law, but interpretations may vary across jurisdictions.

3. Market and Volatility Risk

The value of PNS tokens may fluctuate significantly due to market forces, liquidity, or external events. Tokens may lose all value, and there is no guarantee of price stability.

4. Liquidity Risk

Although PNS tokens may be tradable on decentralised exchanges, there is no assurance of active trading markets or sufficient liquidity. Even if liquidity pools are initially funded, there is no guarantee that they will maintain sufficient depth over time.

5. Technology Risk

The Peernetics ecosystem relies on blockchain technology and smart contracts, which are experimental in nature. Bugs, vulnerabilities, or cyberattacks could result in partial or complete loss of tokens or system functionality.

6. Operational Risk

Peernetics Limited is a new company. Its continued operation and development depend on sufficient funding, effective management, and successful implementation of the Loyalty Club and Gaming Club. Failure to achieve business objectives could reduce or eliminate the utility of PNS tokens.

7. Taxation Risk

The tax treatment of cryptoassets varies across jurisdictions and may change over time. You are solely responsible for determining and complying with tax obligations arising from your purchase, holding, or use of PNS tokens.

8. Jurisdictional Restrictions

Participation in the token sale is not permitted for residents or citizens of jurisdictions where token sales are prohibited, including but not limited to the United States and Canada.

9. Loss of Access

If you lose access to your wallet, private keys, or other security credentials, your PNS tokens may become permanently inaccessible. Peernetics Limited has no ability to recover lost tokens.

10. Forward-Looking Statements

Certain statements in this Whitepaper may constitute forward-looking statements regarding future events or the future performance of Peernetics. These statements are inherently uncertain and subject to change. No reliance should be placed upon them.

Legal Framework

1. Nature of the PNS Token

The Peernetics Token ("PNS") is intended to function exclusively as a utility token within the Peernetics ecosystem. The primary purpose of PNS tokens is to:

- Provide access to the Peernetics Loyalty Club and its membership benefits.
- Serve as the required means of entry for Peernetics Gaming Club competitions.
- Enable participation in play-to-earn gaming features, where tokens may be earned as rewards or prizes.

PNS tokens are not designed to be an investment, security, share, or equity interest. They do not confer ownership rights, profit-sharing rights, dividends, or governance rights in Peernetics Limited or any affiliated entity.

2. Regulatory Classification

PNS tokens are not securities, e-money, or other regulated financial instruments under current UK law. They are utility tokens providing access to digital services. However, laws and regulations relating to cryptoassets vary across jurisdictions and may evolve over time. Participants are responsible for ensuring compliance with applicable laws in their jurisdiction.

3. Token Sale Structure

The sale of PNS tokens (whether by presale, ICO, or fair launch) is conducted for the purpose of:

- Expanding the Peernetics ecosystem.
- Providing early access to users who wish to participate in the Loyalty Club and Gaming Club.
- Raising funds for the continued development and operation of the ecosystem.

All token allocations are structured with vesting periods and transparent tokenomics to prevent market manipulation and to support long-term ecosystem sustainability.

4. No Regulatory Approval

This Whitepaper has not been registered with, examined, or approved by any regulatory authority in any jurisdiction. The distribution of this Whitepaper does not imply compliance with, or approval under, any applicable securities laws.

5. Restricted Jurisdictions

Participation in the token sale is not open to citizens or residents of jurisdictions where such sales are restricted or prohibited, including but not limited to the United States and Canada. Peernetics Limited reserves the right to restrict or deny participation where legally necessary.

6. Responsibility of Purchasers

Purchasers of PNS tokens acknowledge and agree that they:

- Acquire PNS tokens solely for their intended utility within the Peernetics ecosystem.
- Will not treat the acquisition of PNS tokens as an investment in any regulated financial instrument.
- Bear full responsibility for ensuring compliance with local laws, including taxation.

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