



# WHITE PAPER

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MAY 2018



## INTRODUCTION

The Jinbi Token (JNB) merges a traditional gold investment holding with blockchain technology, giving the token holder the best of both worlds. Everyone knows gold and its history as a store of value and purchasing power.

The Cryptocurrency market has adopted some of gold's benefits with the creation of crypto currencies such as bitcoin, a digital coin that can easily be transferred between peers anonymously

within seconds. This is possible due to an existing decentralized blockchain technology platform. Jinbi has developed this concept further. The blockchain technology holds its primary advantages in securing transactions anonymously, fast, safely, traceably and transparently.

**The time has come for the synthesis of both gold and crypto currencies in the Jinbi Token.**

**This step is the next generation of both investments and we invite you to participate in this exciting new wave of crypto-assets.**

## JINBI MEANS GOLD COIN IN MANDARIN.

### Jinbi Token Characteristics

- Fully tradeable and transferable
- Listed on a number of Cryptocurrency Exchanges
- Quarterly reported inner Gold Value i.e. a stable and increasing Gold Floor
- 150,000 ounces linked to a smart contract by 2019
- Creation of biannual liquidity events via Gold dividends.
- Jinbi Tokens can be used to purchase monthly in-depth market commentary and analysis on all crypto and Gold developments.
- Secured Gold Storage paid for with tokens, secured within Jinbi accredited and associated vaults and discounted over time.
- Jinbi tokens are held in the most secure ethereum wallet, Pillar.

Jinbi is a clear, transparent and fully auditable peer to peer platform built on the blockchain. Jinbi Token holders will benefit directly and share in the profitability from the production of Gold at source. Jinbi will create liquidity events following production milestones whereby each coin holder will receive a dividend payable in physical gold, ethereum or bitcoin. All other funds are reinvested back into Jinbi to continue further Gold production. Not only will a coin holder benefit from biannual physical gold dividends but also participate in the appreciation of the underlying token, Jinbi backed by an audited and increasing gold floor.



- All fully audited Jinbi Gold Assets
- Full 3rd Party Audit Documentation with Bureau Veritas\*\*\*
- Time and Date Creation
- Serial Number including the brand of Gold
- Storage Confirmation and Location
- Amount of Gold in Troy Ounces

**All features will be permanently documented on a decentralized database using the Ethereum Platform via the Pillar Wallet.**

### THE SIX KEY STAGES OF THE GOLD BACKED JINBI TOKEN:



\*<http://www.pamp.com/> PAMP SA is a world leading, independently operated, precious metals refining and fabricating company.

\*\* <http://www.kalotipm.com> Kaloti Precious Metals is a global leader in integrated precious metals solutions.

\*\*\* <http://www.bureauveritas.co.uk> Bureau Veritas S. A. is an international certification agency.

## GOLD VALIDATION PARTICIPANTS

### Gold Refinery

Produits Artistiques Metaux Precieux or PAMP, based in Ticino, Switzerland, is the world's leading bullion brand and one of the most trusted refiners and fabricators of precious metals.

Kaloti Refinery, based in Dubai, UAE, is situated within the Free Trade Zone. Kaloti have a strong track record in the gold refinery business and are ideally situated for any African produced gold.

### Independent Auditor

Bureau Veritas Inspectorate will carry out quarterly audit inspections on the quantity and quality of Gold stored in our associate vaults to ensure proper and correct accounting is upheld. They are the premier independent precious metals inspector in this space and have a well-deserved and long heritage dating back to 1828.

### Storage Vault

Jinbi has a series of partnerships with custodian vaults. This network will develop along with gold produced and culminate in secured facilities owned by Jinbi. All Jinbi gold will be held in these vaults, adequately insured and documented permanently on the blockchain once approved by the quarterly audit inspectors, Bureau Veritas.

### Annual Audit

In keeping not only with good governance, but also with common sense, Jinbi will commission an independent annual audit from one of the five top tier accounting firms. The Jinbi Token Annual Audit will occur every January and be made public via our website at [www.jinbitoken.io](http://www.jinbitoken.io)

### Multi Party Trust Mechanism

All parties are independent of one another with specific roles within the chain of custody. Collusion between parties is therefore eliminated within the strong governance and auditing directives. This system culminates in proving asset quality, quantity, location and ownership that will be stored

permanently on the decentralized blockchain, Ethereum. All parties have been chosen specifically because they are professional, established and for this reason have an incentive to complete their contracted tasks accurately and independently of one another. No one provider will ever be responsible or tasked with providing more than one provision in the audit trail process.



## GOLD VALIDATION PARTICIPANTS

### Gold Delivery

- The minimum weight for dividend Gold Delivery is 5 grams, with no maximum.
- All our bars are certified 24 carat Gold with a fineness of 999.9 and are delivered brand new.
- Jinbi will adhere to The LBMA's Good Delivery Rules which are considered the international regulatory standard for gold delivery.
- Gold bars will be produced and made available in various sizes from 5g to 12.5kg. Once allocated, gold can be delivered or stored.
- All gold will be individually segregated.
- Jinbi can upon request buy back the physical gold in exchange for ethereum or bitcoin at the agreed market price.

### Jinbi Token custody, vaulting and insurance fees

- All storage and insurance costs paid using Jinbi tokens calculated via a smart contract
- No maximum or minimum storage
- Storage and insurance costs are at a subsidised rate and paid for using tokens
- All gold individually segregated and insured
- Longer term storage is incentivised by a 5pc discount year upon year

### Key Storage

All keys are stored in a subsystem called "Key Server". A unique key identifier is generated before adding any new key to the Key Server. We use a Script cryptography algorithm, an approach that is considered best practice in preventing hacking attacks. A client-side combination of a password and unique salt is used to prove and verify with our server, that the requestor actually knows the password without the need to send it to us. To encrypt a user's private key we use AES-256-GCM algorithm

### Cryptography

Jinbi uses industry-standard public-key cryptography tools and techniques. To authorise transactions the initiator must generate its hash, using SHA256 algorithm, and sign it with a private key using ED 25519 algorithm.

and a user's password as the encryption key. After this preparation, the key identifier and encrypted private key are uploaded to our Key Server. Using this approach, the sensitive data from users is never stored directly in our system, so even admins do not have access to it. To ensure that users' keys are further secured, we use 2-factor authentication by using Google's Authenticator (MFA) to retrieve encrypted keys from the storage.

## GOLD VALIDATION PARTICIPANTS

### KYC Encryption

Jinbi secures all your KYC information at every step. An encrypted format (using 128-bit AES encryption algorithm) is always used at all stages of the data management lifecycle. Elliptic curve asymmetric cryptography is used for authentication. This means

that your information is protected from unauthorised access both in transit and when it's stored. Only the owners of the data and a limited number of admins, who review KYC, have access to it. In addition Jinbi never provides encryption keys to any third parties.

### Pillar Project and 2030 Ltd

Jinbi have partnered with the highly successful ICO team of the Pillar Project ([www.pillarproject.io](http://www.pillarproject.io)) and 2030 Ltd AG ([www.2030.io](http://www.2030.io)) as consultants and technological experts in blockchain structures, token transaction security and general ICO and post-ICO process.

Jinbi has also undertaken to be the first authorised Crypto asset to be listed on this white-list exchange.

The Jinbi token will have its own exclusive wallet using Pillar's unique and first to market platform that will provide additional security and transparency to token holders.

### Mining partner

Jinbi Token has a working relationship with International Precious Metals Limited, "IPM", and its associated network of refineries and vaults around the globe. IPM is directly involved in sourcing, mining and smelting at origin and will be delivering its precious metals directly to its own refinery and vault.

IPM is also building, (65% built and operational before end 2018), its own LBMA grade precious metals refinery in the Mediterranean and an international grade Bullion Vault and Depository. The aim is to achieve 5 bullion vaults globally, a total of 25,000 safe deposit boxes and one high grade precious metals refinery. All will be insured by Lloyds of London, carry independent SGS Certification and the vaults will be

certified by BRINKS Global.

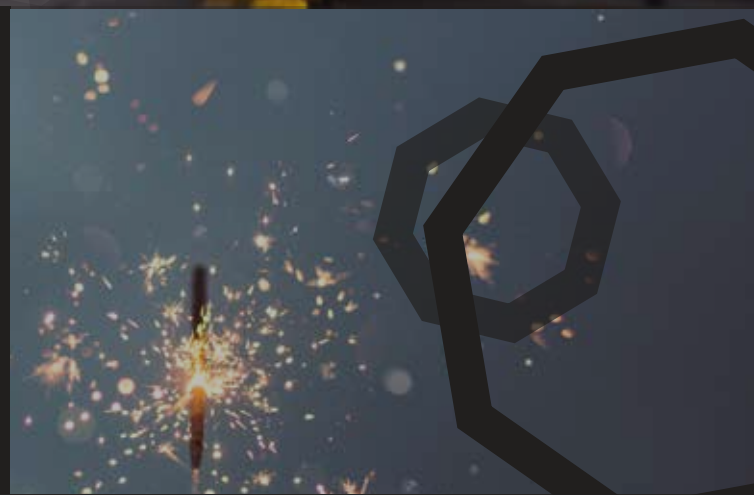
Jinbi will have dedicated and full access to this infrastructure 24hrs a day, 365 days a year for itself and all its clients. Furthermore, Jinbi will have direct access to the technical and engineering expertise of the team to ensure future physical delivery of its requirements.

This will allow Jinbi to satisfy all its physical precious metals requirements in an efficient and direct manner.

Jinbi has an agreement in place with IPM that locks in a minimum five-year Gold supply chain to produce 999.5 bars with the JINBI stamp incorporating our own mint to be certified under the LBMA directives.

### Offtake agreements

Jinbi will enter into a number of mining offtake agreements. An offtake agreement is a contract between the gold miner and Jinbi, whereby we agree to purchase a pre-determined fraction of future production at a discounted price in exchange for finance. This broad structure is an industry standard which clarifies the obligations of the mining partner and the concessions we receive.





## THE TEAM

Jinbi takes great pride in its professionalism and the wide array of talents it has that form the team in supporting what is sure to be a successful ICO and beyond.

The Jinbi team, from the management to strategic partners and advisors, all contribute and form an important role in the company's current and future values and success.

### **ANDRE RAFNSSON** Co-Founder

Andre is responsible for Business Development and Investor Relations at Jinbi, with over 20 years management experience in the international pharmaceutical, medical device, specialty chemicals, and recently the biotech sector. Since 2010, Andre has been working in private equity as an investor and director in various life-science start-ups. He holds an equity stake as well as supervisory board positions in those companies. Andre has for the past 10 years been a personal investor in physical Gold & Silver.

### **JOSEPH CRAWLEY** Co-Founder

Joe heads up the Gold Mining Operations and Corporate Strategy for Jinbi. Joe is an experienced manager in base and precious metals, trading, and mining and has been involved within the commodities, mining and finance sectors for over 10 years. He has previously managed mining projects and JVs in Turkey and Ghana. Joe holds a degree in International Business and Politics from the University of Liverpool.

### **VITOR PY** Senior Cryptographer

Vitor, a Senior Cryptographer and Software Developer, has led cross functional teams as diverse as aerospace, energy and law enforcement. Former founder of SIM, a Brazilian computational materials science start-up. Vitor is helping us with all the back-end systems and programming to support our projects.

### **STUART HAY** Operations Manager

Stuart takes up the role of Operations Manager at Jinbi. He has held commodities operations positions for Goldman Sachs, Valero Energy Corporation and SEM Group over the last 10 years. Stuart brings with him a wealth of technical and operational commodities experience and has strong interests in Blockchain technology and Cryptocurrencies. Stuart graduated in Law from the University of Gloucester and holds an MBA in Business Administration from the University of Wales.



### **ARNOLD YANOVICH** ICO Manager

Arnold is a team leader with public and private sector business development experience across financial services, media and energy sectors. Arnold is working on the Jinbi ICO and helping to organize our successful launch. Arnold is also an ICO manager for 2030.

### **RALPH REIJS** Cyber Security

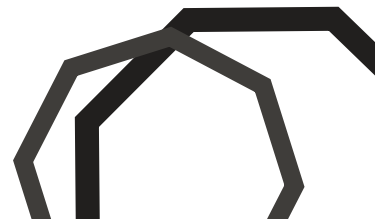
Ralph is a Cyber Security Expert and an early bitcoin miner, acting as ICO Security Advisor for the blockchain Pillar Project. He was developer and consultant for Rabobank, Shell, HP, CSC and 2E2 Consulting. He also worked as a solution Architect for Roche in Switzerland, Lead Designer and Engineer for Cloudlynx AG and Senior Consultant for Ligicalis SMC. He is Author, Designer and Developer of Ingress Bootcamp and was Lead iOS Consultant of AppCodex.

### **HENRY COURTNEY** Head of Investor Relations

Henry is experienced in commodities sales and trading with over a decade being involved with Investment banks and brokerages within the city of London. Over this time Henry has also developed a unique understanding of corporate strategy within the commodity and crypto sector. Henry is a member of the Chartered Institute for Securities and Investments and has held a CF30 Level 4 license.

### **THAIS SANTOS** Website Development

Thaís is a Brazil-born web designer who has lived in many European locations. She enjoys communicating in different languages and uses her skills to produce creative user experience solutions and high quality, professional graphic material. Thaís is also skilled in coding languages and can convey her ideas clearly to all team members involved in a project.







### JOHN VAKIS

John trades precious metals and specializes in all aspects of gold processing. He is a stakeholder in mines in Africa, South America, Armenia and Mongolia and has been involved in mining and trading gold since 1999. He has worked for and still advises a number of commodities houses, international and central banks. He is now focused on developing physical infrastructure to integrate downstream and upstream operations. John's history includes degrees in Economics from UCL, London, LIFFE trader, Fund Manager and futures and options trader. He is licensed by the USA Commodity Futures Trading Commission and the National Futures Association.

### NIGEL WYATT

Graduating from the industry leading Cambourne School of Mines, Nigel has direct and vast experience on the ground in total resource evaluation for a variety of metals including copper, nickel, cobalt, gold, platinum and silver. As a leading consulting source in the industry, Nigel has worked with and advised the likes of Anglo American, RTZ, De Beers and more recently Chromex and Goldplat. Nigel is an invaluable engineer and has a resource network second to none. Nigel is able to use his experience and knowledge of over 45 years in the industry to make correct assessments regarding quality of resource, accessibility and recoverability rates. His qualifications include CEng, MIMMM, ACSM.

### TINA FOTHERBY

Tina Fotherby is the founder and MD of the UK-based PR agency, Famous Publicity Ltd. The agency has vast experience supporting international brands and global businesses. The agency also has considerable expertise in supporting companies undertaking ICOs and crowdfunding initiatives.

### TOMER SOFINZON

Tomer Sofinzon has spent over 15 years between the US, Europe and Israel focusing on technology entrepreneurship and investments. Tomer founded eight companies, some of which were successfully acquired or made IPOs. Most recently he founded ClearCi, a company focused on delivering Enterprise Intelligence solutions, which was recently successfully acquired. He has worked extensively in venture capital with a focus on strategic partnerships and has made multiple angel investments. Tomer has co-founded Twenty Thirty AG with David Siegel and serves as its CRO. Tomer has an undergraduate degree from UC Berkeley and also graduated Summa Cum Laude from Babson College in Wellesley, MA where he was a Babson Scholar.



### MIKE CARTIER

Mike is a commodity and financial markets professional with career assignments in Chicago, London, Paris and Zug spanning over 35 years. As a 10-year Swiss resident, he has been osmotically exposed to blockchain technology and crypto assets while the COO of a Zug based commodity fund. Mike's hands on experience in commodity asset management injects a salient reality and common sense approach to the Jinbi team.

### LARS BOLLERUP

Principally trained as a lawyer, Lars is an expert in advising across a wide array of specialisms notably in the Tech, Biotech and IT space. Having advised many clients on investing in the emerging markets, Lars has subsequently lived and worked in Ghana for the past 15 years. He holds a Law degree from the University of Copenhagen. Lars' expertise lies within Agriculture Biotech, Mining, IT Technology and Real Estate.

### ROB GASKELL

Rob has held Director positions of award-winning financial-services and multi-family-office businesses. He has over 13 years as a Director and 25 years' experience in technology, operations, software, security, and M&A. Rob has a Fintech Qualification from MIT and strong interests in Blockchain, Cryptocurrencies, and Artificial Intelligence. He has an undergraduate degree in Engineering with Management from King's College London and a Leadership Development certificate from Cambridge Judge Business School.

### ANDRA NICOLAU

Andra has spent the last 7 years between Silicon Valley and Europe working as a digital strategist and systems designer. She has a degree from the University of California Berkeley in Economics and has started three companies in the commodities industry. For the past 3 years, she has been working closely with startups in the US and Europe helping them scale through innovative pricing strategies, systems & product design, strategic partnerships & management consulting.



### SEPTEMBER 2017

- Jinbi Token Founded
- PLC Management
- ICO decision made

### OCTOBER 2017

- White paper preparation
- ICO preparation
- Team formation

### NOVEMBER 2017

- Platform development
- White paper V.2 completed
- Back office formation
- Internet site v.1 launched

### DECEMBER 2017

- Token structure platform
- PR firm chosen
- Legal advice on token structure
- Mining partner agreements review and revisions

### JANUARY 2018

- ICO schedule announced
- Promotional plan developed
- Additional off take LOI agreements in place

### FEBRUARY 2018

- Token Structure Revised
- White Paper updated
- Website Prepared

### MARCH 2018

- Pre ICO cash offer launched
- PR activities initiated
- Daily PR ICO activities in motion
- KYC documentation in place

### APRIL 2018

- Presale date announced: Monday June 18th, 2018
- Automated AML and KYC
- Jinbi community news
- PR push continues

### MAY 2018

- Office location decision in London and IT Review
- PR Push Continues

### JUNE 2018

- Exchange Listing
- Pre-ICO Sale Monday June 18th, 2018
- Main ICO Sale Thursday June 28th, 2018

### JULY 2018

- Sale ends Thursday July 26th, 2018
- ERC-20 Jinbi Tokens sent to investors
- Jinbi office launch
- Mining audit and production update
- Gold Fund execution

### Q3 2018

- Mining production quarterly audit and review
- General meeting in Jinbi Token
- First investment report issued

### Q4 2018

- Investment and token holders letter issued
- Mining production review
- Year end board meeting held in Jinbi Token

### Q1 2019

- Gold (Jinbi Token holder gold) shipped and stored in Dubai and Switzerland
- First dividend payout scheduled
- General meeting in Jinbi Token

### Token ICO (JNB)

Jinbi has embarked on a blockchain crowdfunding ICO (Initial Coin Offering) to be launched and completed in Q2 2018, with an aim to raise 88,000,000.00 USD in a 28 day ICO offer period by launching a crypto token named Jinbi on the Ethereum blockchain.

### Bonus on ICO

During the Pre-ICO and ICO sales, additional bonus Jinbi tokens will be distributed to participants.

The bonus means that extra tokens will be added on top of the deposit amount. For example, if Mr Smith buys 10 JNB Tokens for \$70.40 during the first week of the ICO, he will receive an additional 15% bonus. He will therefore receive 11.5 JNB Tokens, valued at \$80.96 in total. Alternatively, if Ms Smith buys 10 JNB Tokens during week three she will receive 10.5 JNB Tokens. From the start of the ICO there will be a set amount of bonus tokens awarded each week.

#### Coin Token Price = \$7.04

Pre ICO = 20% =bonus

#### 4 Week ICO:

ICO Week 1 = 15% bonus

ICO Week 2 = 10% Bonus

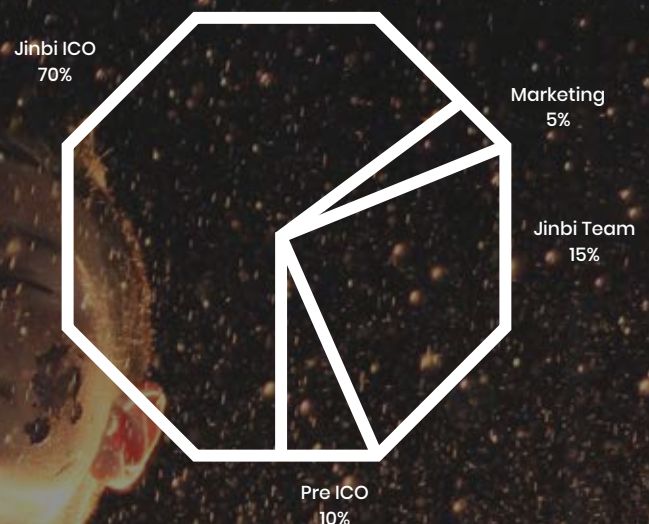
ICO Week 3 = 5% Bonus

ICO Week 4 = No Bonus

*The minimum raise for presale and sale combined is set at \$8million, set ahead of the sale and priced in ether (ETH).The cap will be 12.5 million tokens.*

<b>Total Valuation:</b>	<b>\$88,000,000</b>
<b>Total tokens issued:</b>	<b>12,500,000</b>
<b>Management Tokens:</b>	<b>2,500,000</b>
<b>Available to Investor:</b>	<b>10,000,000</b>
<b>Pre-Sale ICO offer:</b>	<b>1,250,000</b>
<b>JINBI ICO Price:</b>	<b>\$7.04</b>
<b>Minimum ICO offer:</b>	<b>8,750,000</b>

#### Maximum Jinbi Token (JNB) Minted 12.5M



Jinbi will follow the ICO tradition of launching a pre-ICO cash offer to the closest network of sophisticated investors a minimum of one month before the official ICO

## TOKEN

### Presale

The presale will take place using a smart contract and an ether address that will be sent with instructions by email. The presale is limited to 1.25 million tokens.

The ICO token sale will offer 8,750,000 tokens to the public. They will be sold using a smart contract until all tokens have been sold, or 60 hours, whichever comes first. The price will be set in ether (ETH).

Buyers will receive ERC20 tokens at the conclusion of the sale.

All unsold tokens from both the presale and the sale will immediately go on ice for two years using a smart contract. After two years, they may be sold, re-iced, or burned according to our token-management directives, which will evolve along with the system.

**We forecast that in 2025, Jinbi will have an inner gold value of more than USD 997 per Coin.  
Minimum subscription amount equivalent to 0.1 ether - ETH (approximately 50 USD)**

### Inner gold value

Jinbi expects to have production of 150,000 oz of gold underpinning the Jinbi Coin in 2019, 305,000 oz of gold in 2020, 575,000 oz of gold in 2021 and 1.15 million oz of gold in 2022. The Jinbi Gold hard floor will be reported in line with our audit directives and specifically designed multi party trust mechanism. Jinbi will make use of various off-take agreements and Green Mining Technology (GMT), against finance and production

improvements. So in 2019, the underlying value of the smart contract Jinbi Gold Token will be 202.5 million USD (against ICO raise of USD 88 million), in 2020 USD 411.75 million, in 2021 USD 776.25 million and in 2022 USD 1.15 billion – in the following years it will be exponentially more as production and number of mining partners increase.

**Base Case Gold at 1,350 USD per ounce**

**The forecasted inner Gold value of Jinbi at per coin will be:**

**2019 USD 16.20**

**2020 USD 32.94**

**2021 USD 62.10**

**2022 USD 121.50**

**2025 USD 997.92**

## TOKEN

A critical structural characteristic of the Jinbi Token is the re-introduction of fresh gold into the token ecosystem. This is done to provide an ever-rising lower boundary for the token value in the secondary market. Arbitrage traders would rationally buy Jinbi and sell gold should the token price fall below the inner gold value providing a floor price for the token. The value of a gold equity can be considered the sum of all its future cash flows, but a Jinbi token is rationally the sum of its future cash flows PLUS the inner gold value.

This hybrid functionality allows for a rising token price with upside volatility, i.e. the volatility that you want. For example, with a reported and audited inner gold value of 150,000 ounces in Q4 2019 with a forecasted gold price of 1,350 USD per ounce the Jinbi token should not trade below 16.20 per token. Rational market makers will buy any dip below this hard gold floor as the inner reported gold value is greater than the underlying price.

Gold at 2,000 USD per ounce

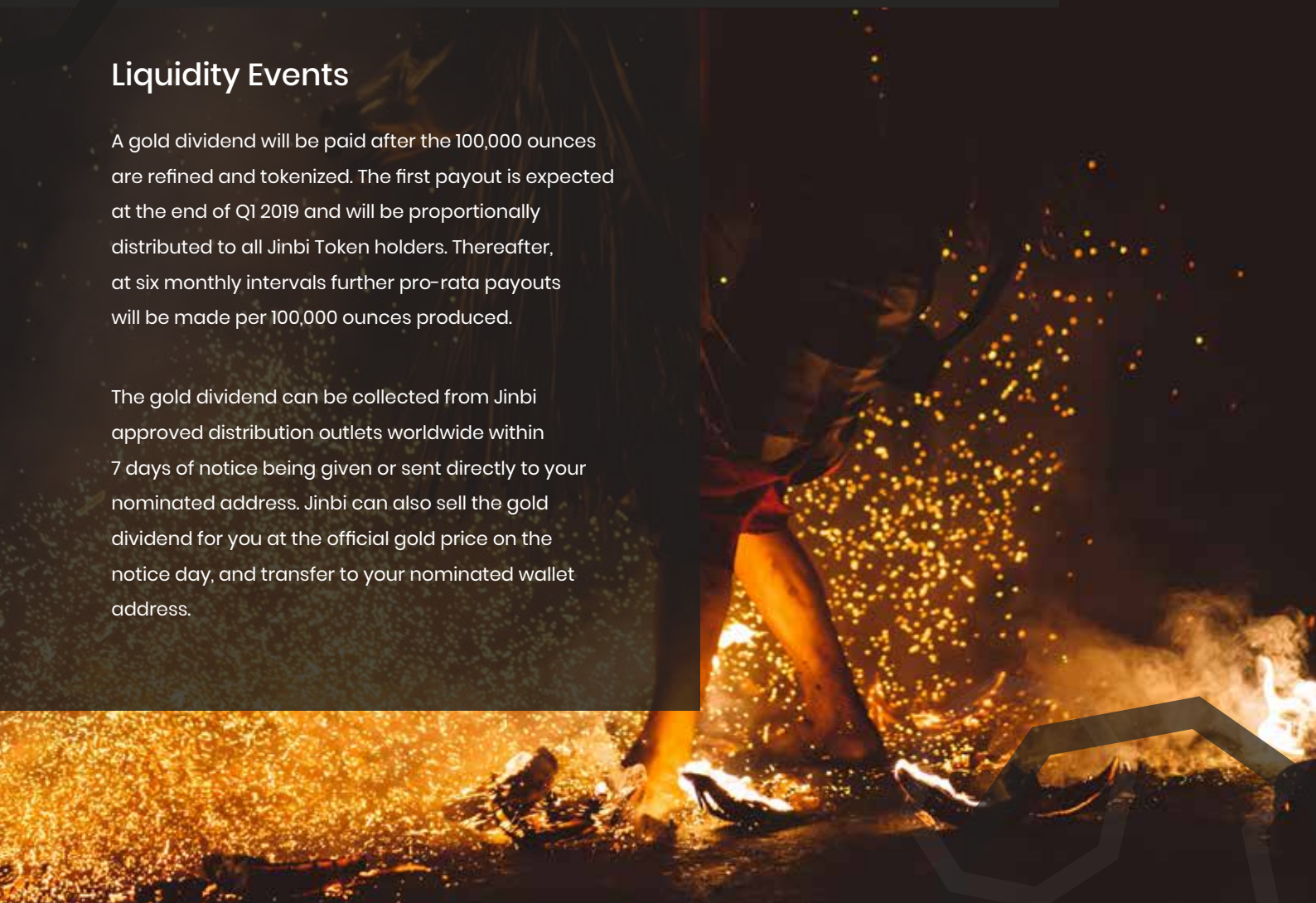
**The forecasted inner Gold value of Jinbi per coin will be:**

<b>2019</b>	<b>USD 24.00</b>
<b>2020</b>	<b>USD 44.80</b>
<b>2021</b>	<b>USD 92.00</b>
<b>2022</b>	<b>USD 180.00</b>
<b>2025</b>	<b>USD 1,478.40</b>

## Liquidity Events

A gold dividend will be paid after the 100,000 ounces are refined and tokenized. The first payout is expected at the end of Q1 2019 and will be proportionally distributed to all Jinbi Token holders. Thereafter, at six monthly intervals further pro-rata payouts will be made per 100,000 ounces produced.

The gold dividend can be collected from Jinbi approved distribution outlets worldwide within 7 days of notice being given or sent directly to your nominated address. Jinbi can also sell the gold dividend for you at the official gold price on the notice day, and transfer to your nominated wallet address.





## FAQS

### WHAT ARE JINBI TOKENS?

Jinbi tokens are our new ERC20 tokens that will be connected to physical gold, stored under each investor's profile.

### HOW DO I USE JINBI TOKENS?

Jinbi Tokens, which you will receive via a smart contract, are your documentation in invested physical gold holdings. Additionally, Jinbi Token holders are eligible to receive quarterly precious metals and crypto currency investment reports. To receive the investment reports, one must have invested a minimum of 1 ether ( in value ) during the ICO.

### HOW DO I BUY JINBI TOKENS?

Jinbi tokens will be available from our website during our presale and ICO. Once the ICO has completed, Jinbi tokens will be available to purchase on selected exchanges. Jinbi Management will inform investors of which exchanges will be selected for Jinbi Token trading.

### CAN I SELL MY JINBI TOKENS?

Once the ICO fundraising is complete, Jinbi tokens can be sold through selected exchanges.

### HOW WILL MY DIVIDENDS BE RETURNED?

Liquidity events generated by hitting production targets from Jinbi gold mining exploration will be distributed bi-annually. Investors can choose payment in Physical Gold or Jinbi (JNB) Tokens.

### IS THE JINBI TOKEN PLATFORM SECURE?

Jinbi Token customer data is completely secure, and your information is held confidentially. We use a standard ERC20 token on the Ethereum network, which uses military grade cryptography to address security concerns.

### HOW WILL I RECEIVE UPDATES ON MY JINBI TOKEN INVESTMENT?

Updates and relevant news will be regularly posted to the Jinbi social media channels. Personal communications regarding your holdings will be sent securely to your nominated email address.



## FAQS

### **DO GEOGRAPHICAL RESTRICTIONS APPLY TO THE JINBI TOKEN ICO?**

Citizens of the United States of America, China and Canada are unable to invest in this ICO.

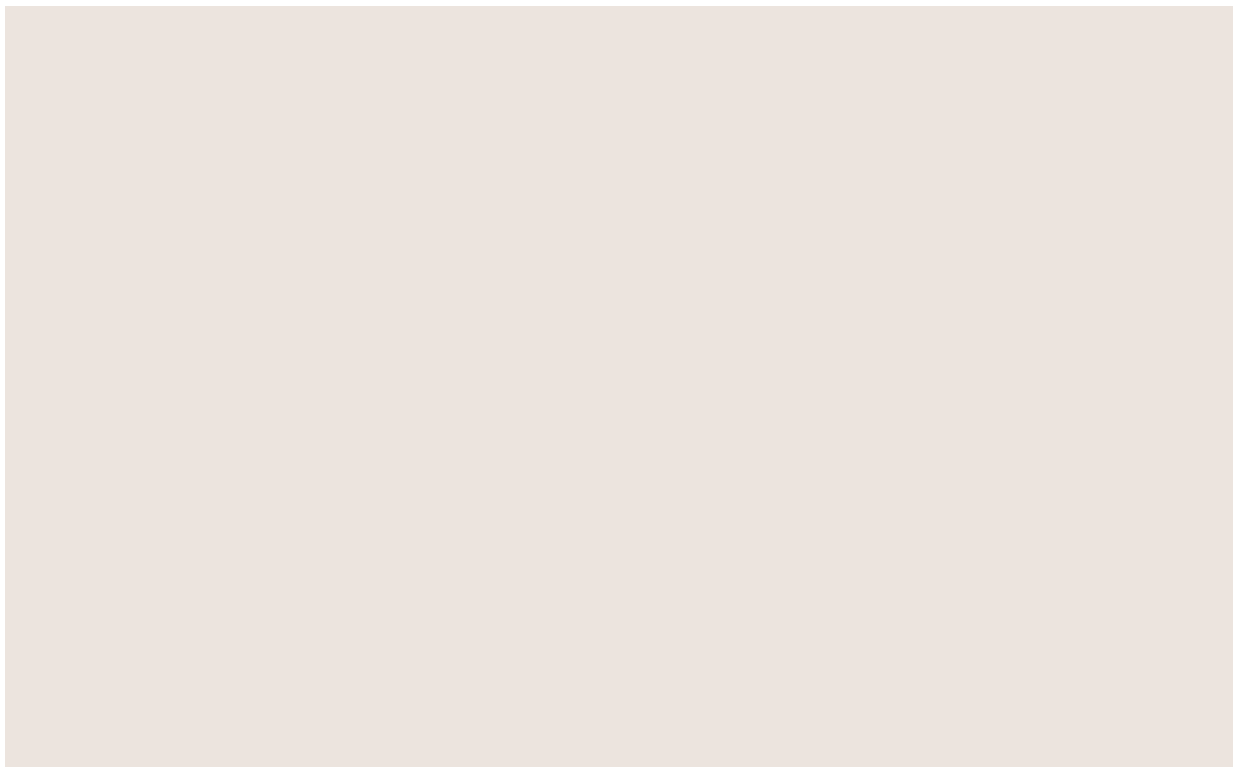
### **WHAT PERSONAL INFORMATION IS REQUIRED FOR SIGN UP?**

To register your participation in the ICO, you will be required to provide your full name and address and may be asked to submit scanned copies of proof of identity. This will be managed as part of our online validation process, which we will provide assistance for.

## **JINBI Token mission statement**

The Jinbi Token will provide both the precious metals investor market and crypto currency enthusiast with an advanced value preservation solution. Our mission is to offer a blockchain based smart contract service, with the aim of delivering the most sophisticated, safe and stable instrument for physical gold investments and storage.

The Jinbi Token provides the investor an innovative and accountable structure using a blockchain smart contract and is expected to generate substantial capital appreciation whilst maintaining an attractive risk profile.







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