

DOMUSCOINS WHITEPAPER AND TERMS & CONDITIONS

V0.5 15/02/2018



Whitepaper

v0.3



DomusCoins (DOC)

Contents

Legal	3
Disclaimer.....	4
Problem definition	5
Solution: DomusCoins!.....	5
Quickfacts.....	7
Description	8
Key features	10
Timeline	12
2018	12
Technical specifications	12
DomusCoins rules	12
Reserves	14
Future emissions.....	16
Risks and issues.....	17
Blockchain related risks	17
Market specific risks.....	17
Competitors	19
Future and perspective	20
The Team	21
Appendix 1.	22
What is blockchain	22

Table of figures

Figure 1 DOCS ICO description.....	7
Figure 2 DomusCoins initial locations	8
Figure 3 Profit sharing model.....	9
Figure 4 DOCS projected values and future issuances.....	11
Figure 5 DOCS amount at ICO and reserves	15
Figure 6 Additional services for high spending customers	21



Legal

This whitepaper describes the objectives of the DomusCoins ICO. This document is a general information and must not be intended in any way as a binding contract between the company and the participants in the sale, and this document is presented as is, without any warranty or guarantee of any sort. However, DomusCoins is the most reliable and transparent cryptocurrency ever.

DomusCoins, as well as other cryptocurrencies, are not securities and should not be intended as such. Buying DomusCoins does not entitle the holder to any rights on any of the assets the company owns and does not guarantee any form of profit or gain of any sort.

DomusCoins is committed to maintain the real estate value that guarantees the DomusCoins emission, without prejudice of the real estate market oscillations.

Received funds, other than USD, are converted to USD at the conversion rate applied by the DomusCoins bank; conversion details can be provided to the purchaser. Funds are only used to buy real estate properties and to pay for the relative expenses. Each time a real estate property is bought, contracts, bank statement and additional details will be published, exception made for those information that would violate someone's privacy.

The DomusCoins Company and DomusCoins cryptocurrency, hereinafter DCC, are not connected and/or supported by any gambling system. DCC is not a gambling system itself. DomusCoins is not a gambling chips. DCC is against any form of gambling and does not implicitly or explicitly incentive this for of entertainment.

DomusCoins is a piece of information, decentralized and electronically stored, accessible to whoever has got the private key to read it. The end user is the only responsible to use the information in a legal way.

The only and official "*White Paper and Terms & Conditions*" document is written in English and downloadable from: https://www.domuscoins.com/docs/Domuscoins_whitepaper_t&c.pdf.

Accepting this document, the buyer declares to have fully read, fully understood and fully accepted the English version of this document.



Disclaimer

This whitepaper describes a new crypto-currency, called DomusCoins. This document describes the coin market niche and the purpose of the coin itself. The information in this document is as accurate as possible at the time of writing and is subject to change without prior notice.



Problem definition

Since a few years, crypto currencies (e.g. Bitcoin, Ethereum and many others) and the block-chain have changed from being a geeky game to revolutionary investment and game changer in the financial world. Lately, they've also become the preferred way for funding projects in the more diverse fields, from crypto related to food, to classifieds, and many more. Cryptocurrencies are very efficient, but they are subject to a great speculation and therefore a high volatility.

Traditionally, investing in real estate assets was reserved to big players in the market, who dealt with huge amount of money, while retail investors were cut off from this possibility. Real estate funds, additionally, are usually oriented towards big complexes and buildings, limiting the liquidity of the investment and the possibility to exploit sudden surges in prices or short-lived crashes and bargains.

Transparency and traceability of assets for the retail investor is also limited in the current market. Additionally, the real estate segment has never been very open to new technologies.

DomusCoins wants to fill the gap between the real estate market and the block-chain, by leveraging crypto currencies and their huge potential in terms of transparency, reliability, security and diffusion in the market. In other words DomusCoins wants their holders to benefit from the advantages of the cryptocurrencies limiting their frequent sudden price surges with the real value given by the real estate properties.

Solution: DomusCoins!

Introducing DomusCoins, a platform that aims to revolutionize the real estate business with the aid of blockchain technology. Everybody, regardless of their financial possibilities, should have a place in the real estate world and enjoy its benefits. DomusCoins uses the blockchain technology to ensure improvements in the real estate industry.

Imagine a world where people can participate on real estate purchases with no need for lawyers or authorities to be registered but at the same keeping a universally recognized right on the purchase. Imagine a scenario where huge real estate projects can be owned by everybody and not just sophisticated and inaccessible groups. Consider a scenario where ordinary people can make money from real estate with a small initial investment.



DomusCoins allows everyone to take a profit from the cryptocurrency appreciation together with real estate income. DomusCoins (DOC) price will be 1 USD at the ICO, and the a minimum purchase is set at 250 USD if purchases are made by ordinary bank transfers. For those who will buy through other cryptocurrencies the minimum purchase is set to 5 USD (5 DOCs).

DomusCoins smart contracts will hold all coin transactions, and they will be traded on the most important exchangers. DOC tokens are built on the ERC-20 standard, which allows for simple integration into users' wallets.

Additionally, you will be able to use DOCs for vacations and stays, either short or long term, on the apartments in the network around the world.

Profits of the company, in the form of DOCs, will be periodically shared to current coin owners, through the distribution of part of the DOCs by using the smart contract.

The coin issuance value will be backed by the real estate assets the company bought: several locations have been selected in order to offer a mix of mature and reliable real estate markets and emerging, high growth potential ones.

One of the objectives of DomusCoins is to stabilize the coin fluctuations, since the collateral in the form of the real estate assets will vastly decrease the chance of surges of the coin, allowing holders to benefit from a more reliable and stable growth in the value of the coin itself.



Figure 1 DOCS ICO description

Quickfacts

- Coin: DomusCoins (DOCS)
- Company name: DomusCoins LTD
- Initial reserve: 1 billion DOCS, of which 10% is reserved to founders and advisors
- Investment starts from 250 USD (if purchase is made by bank transfer) or 5 USD (if purchase is made by other cryptos)
- Ethereum based smart contract which stores all transactions
- Buy and sell on most exchanges
- Pay for rent in our top apartments by DOCS
- Get a share of profits automatically as new DOCS
- Plus, profit on coin appreciation!



- Coin issuance backed by real estate assets in the top locations in the world (Dubai first, then Ho Chi Min, London, Zurich, New York, etc.)
- New token sales are guaranteed to increase the average coin value

DomusCoins locations around the world



Figure 2 DomusCoins initial locations

Description

DomusCoins aims to bridge the gap between real estate investment and cryptocurrencies: buying DOCs you will be effectively storing your money in a cryptocurrency which will be backed by real estate assets around the world, thus effectively minimizing risks usually associated with alt-coins.

The smart contract will be ERC20 compatible, allowing it to benefit from the Ethereum blockchain (and diffusion).

Most entrepreneurs have come to the conclusion that there is the need to start diversifying their business profits into something that is more than just a savings account. Being a real estate investor is not always an easy task, but it is one of the best methods of building long lasting wealth especially for people with entrepreneurship mind.

Cash flow is one of the benefits of the real estate business. Most people invest cash on real estate business because of the cash flow that is involved. This cash flow is



enough to provide monthly income that will end up being passive, thereby giving you time to build a business or invest in more real estate.

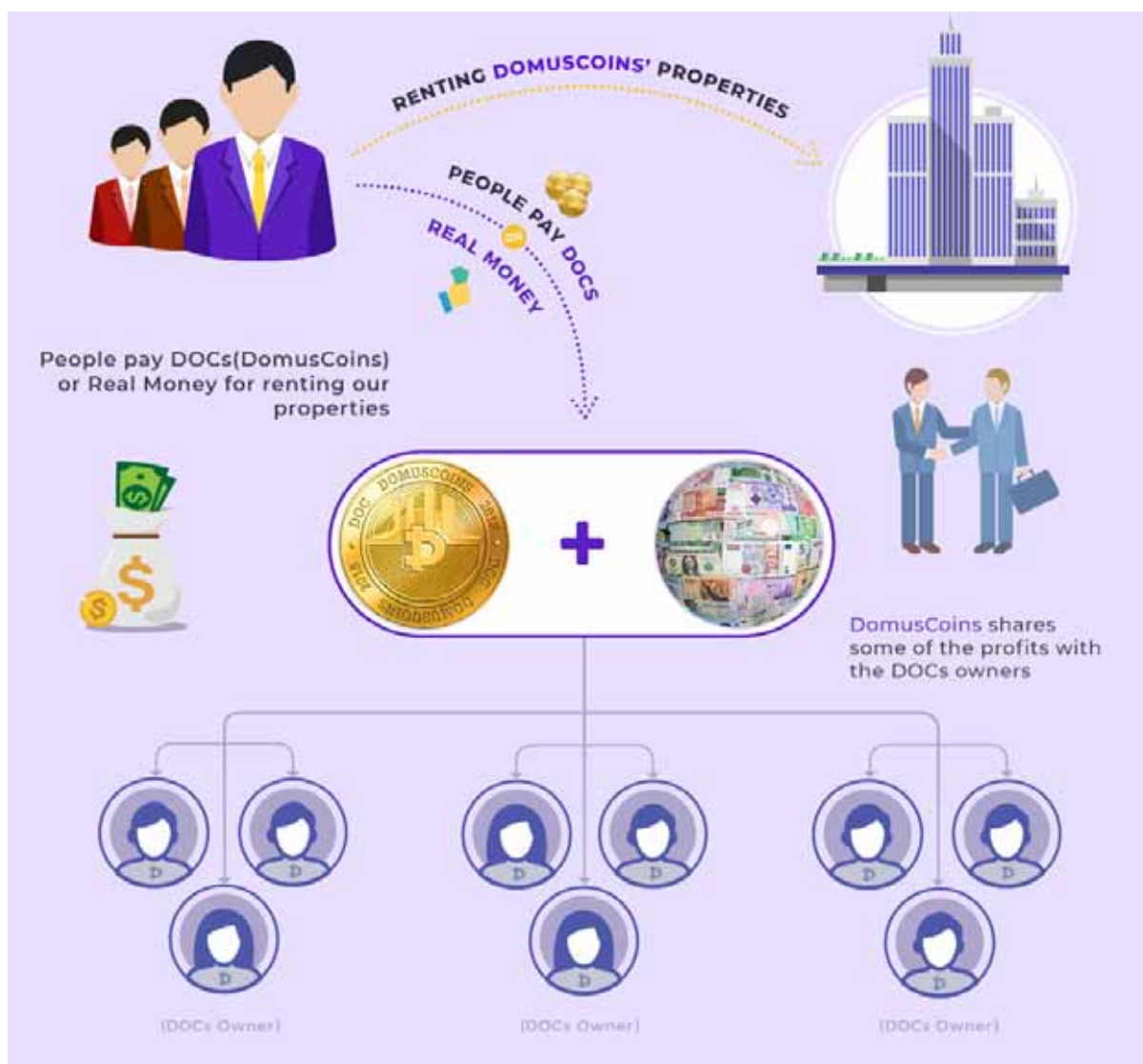


Figure 3 Profit sharing model

The management of real estate is just like other investments. It takes great effort to sell a rental property after acquiring it. If you can manage to bring your rental property in the long run, there is probability of making reasonable profit.

The stress of managing the property is another issue that can be solved. You can consider real estate as a part time job. Consider a scenario where you are the landlord of your home, you need to consider your safety and wellbeing by fixing any damaged item in the building. A professional manager can be hired. It only costs little amount to pay them since they manage different people's property. You need to start investing early if you wish to start real estate business.

DomusCoins offers the benefits of owning a property without actually spending the amount of money that you would normally need. With the aid of our project, we will pay you back in DomusCoins when we rent out properties and you will decide to keep or sell the DomusCoins. When we sell a property, we will share the profit with you in the form of DomusCoins.

DOCs issuances are always backed by real value, that is, the properties owned by DomusCoins. This means that the value of DOCs will appreciate together with the value of the properties. Therefore, you will be able to sell DOCs at a higher value after some time.

You don't have to worry about bureaucracy, as our team will take care of all the procedures. Furthermore, exactly as with a real property, you will be able to stay in any property of the network. You will be able to do this by paying a rental fee in DOCs.

New coins emissions will happen regularly, depending on market status, when the coin price in the market will reach pre-determined thresholds. Coin price at each emission will increase, thus increasing the average coin value at emission (see figure).

The token will soon be listed on major coin exchanges to increase liquidity and allow access to the coin itself from as many people as possible.

Key features

1.) Effective Service

DomusCoins is effective and minimizes time wastage. This is because the platform is created in a very fast and efficient blockchain network. You will only be charged little or no amount thereby making you deploy a payment service of your own.

2.) Immediate Payment

This is another unique feature that is associated with DomusCoins. Transfers are regulated automatically by Smart Contracts which are electronic rules, published on the blockchain, that are executed automatically and that nobody can tamper.

3.) Peer to Peer Payment services

Peer to Peer payment service seems to be the most popular and updated form of payment. Other payment services are also trying to create this type of payment. DomusCoins is Peer to Peer: you can make a direct transfer without involving any middleman.



4.) Web wallet services

This is another outstanding feature of DomusCoins. The wallet feature allows you to engage in different transactions that are both commercial and noncommercial in a fast and efficient manner. This shows that the payment of bills, acceptance of payments and collection of donations will be in no time.

DomusCoins, as well as many blockchain based platforms, helps to smoothen the experience in the buying and selling activities especially in the real estate industry with the aid of cryptocurrency.

This platform helps real estate customers to earn a high ROI in a reliable and safe manner thereby improving customers loyalty. The unique thing about our platform is the decentralized tokens and it favors peer to peer transfer.

The company aims to expand and become globally recognized and to be built on a sophisticated technology that will ensure better real estate business, customer loyalty, quality security, and minimal fees.

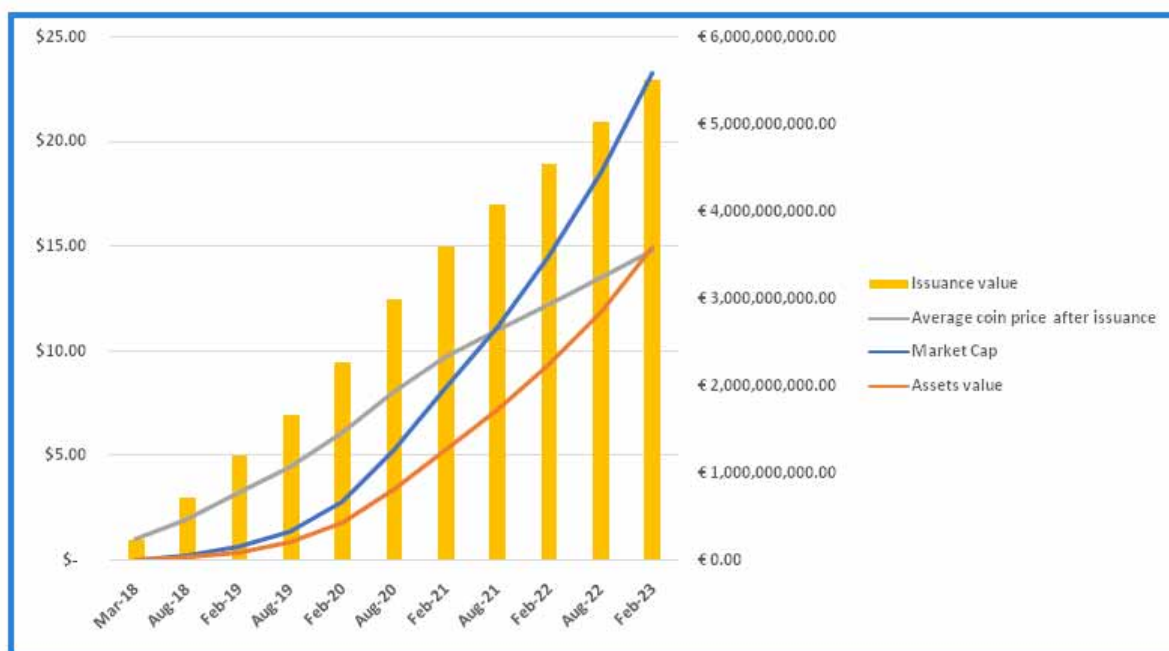


Figure 4 DOCS projected values and future issuances

Timeline

The token sale will start with an ICO in March 2018, the hard cap will be fixed at USD 10M, with an exchange rate of 1 USD for 1 DOC. Initial funds will be used for a first batch of real estate investment in Dubai, a thriving and modern city, London, Ho Chi Minh City. Subsequently, other coin sales will happen, possibly every six months or whenever market conditions allow, in order to obtain additional funding for real estate portfolio expansion. The new sales will take place at market prices, and they guarantee to increase the mean coin value, so that current coin holders will benefit as well.

In August 2018 a first review of the first six months of activities will be held, and future strategies will be outlined, based on market conditions and on the coin price.

2018

March – ICO

The ICO will start on March 1st, and will end on March 31st. The soft cap will be 1M USD while the hard cap is set to 10M.

Initial funds will be used for purchases in Dubai, and, depending on market conditions, in London or Ho Chi Min.

Another coin sale is planned for 2018, depending on market conditions and prices.

Technical specifications

The DomusCoins token is based on the Ethereum protocol, and it follows the ERC20 token standard. This makes transaction on DOCs safe and secure, and easily traceable. The smart contract will be made available on public repositories for easy access and control.

An online management system will be made available, so that user can manage their wallets, buy and sell tokens, and participate in future issuances.

In order to buy DOCs, users can spend ETH or FIAT currencies through our web portal. The access to the portal will be secured, and all the software used will be certified.

DomusCoins rules

1. DomusCoins can be emitted only if there is an equivalent value of real estate properties;
2. DomusCoins can be transferred by their owners to whoever they want.
3. DomusCoins is not implementing any fee for blockchain transfers, but senders/buyers will have to pay the standard ETH transaction fee as they



would do for any other token transfer based on the ETH blockchain. This fee is not related to and controlled by DomusCoins;

4. DomusCoins stored on the board of directors' accounts are locked:
 - a. Each account contains a different number of tokens, as detailed below;
 - b. Each account is unlocked after one year from the publication of the smart contract on the blockchain; this rule is enforced by the smart contract;
 - c. Each account can release tokens according to the following mathematical rule, please note that this rule is not enforced by the smart contract, but directors commit to follow it:

$$x = \text{Token_Sold_To_Public} / 900,000,000 * \text{Director_Assigned_Tokens};$$

- d. Board of directors' accounts are:
 - i. 91cdb4c96d43591432fba178b672800b30266d63
 - ii. 5a4dd8f6fc098869fa306c4143b281f214384de4
 - iii. 2e067592283a463f9b425165c3bde40bc6cf8309
 - iv. 49cbdc6c74b57eecd6487999c2170a723193851
 - v. d6c723a5fbe81e9744ac1a72767ba0744f67e713
 - vi. 81409970ed8b78769eb58d62c0bf0371dad772e1
 - vii. 13505e4fe6bdc6813b5e6fb63c44ac9ed4ac44ac
 - viii. 87da1a7e6d460cad057740ef56f0c223dc572ebb
 - ix. 05cb91a12b8da165f19cd4f81002566b0383cef7
 - x. af68b2dc937301d84d6d350d9beec880448dbac0

5. DomusCoins price is fixed at the ICO 1USD = 1DOC;
6. DomusCoins price will change on future emissions;
7. Minimum purchase by FIAT currencies and altcoins, but ETH, is set at 250 USD;
 - a. Conversion rate, applied to calculate the amount of DOCs issued, is the one existing at the time DomusCoins receives the paid amount.
8. Minimum purchase by ETH is set at 5 USD:
 - a. Sending ETH to the ICO account (e96c1fb15e52cd60249d0cdf7ad5d07b450097c6) will cause the system to check the ETH/USD price and release an equivalent amount of DomusCoins;
 - b. ETH/USD price is checked every 2 hours;



- c. If the amount of ETH sent to the ICO account is less than the amount needed to buy 5 DOCs, the transaction is declined and the amount, deducted of the ETH fees, returned to the user;
 - d. The only fee users will incur to buy and transfer DomusCoins is that implemented by ETH itself, which is not related to and collected by DomusCoins.
9. ICO terminates when DOCs on the ICO account are sold out;
 10. Dividends are calculated and shared proportionally with DOCs owners in the form of DOCs. DOCs are shared automatically to DOCs owners on the exact date and time of DOCs distribution which will be announced from time to time on the website;
 - a. Dividends are calculated taking into account the real estate income generated by DomusCoins;
 - b. Dividends might be distributed or not distributed, the latter case will be taken into consideration to make DomusCoins appreciate even higher.
 11. DomusCoins which are not sold might be eventually destroyed.
 12. DomusCoins held by users can be controlled only by their respective owners. Nobody at DomusCoins can lock, destroy, transfer, recover password, secret keys, or interfere in any way with users' DomusCoins;
 13. DomusCoins which are not sold might be eventually destroyed or locked forever;
 14. DomusCoins might let users vote for some decisions.

Reserves

Total coins available are 1.000.000.000. 5% of it will be released at the ICO, 10 % is reserved for founders and board members while the remaining will be stored in the company and released in subsequent issuances, when the coin price will raise above a certain threshold.

The coins reserved for board members and founders will be locked, and released only when issuances are made; a percentage of the reserved coins will be released, which is equal to the total percentage of coins issued. This mechanism is **ensured by the smart contract** and it makes sure that no member can release its coins causing inflation.

To make an example, if at a certain time 10% of the total coins are released to the market, 10% of the board coins will be available for selling, while the remaining 90% will still be locked.



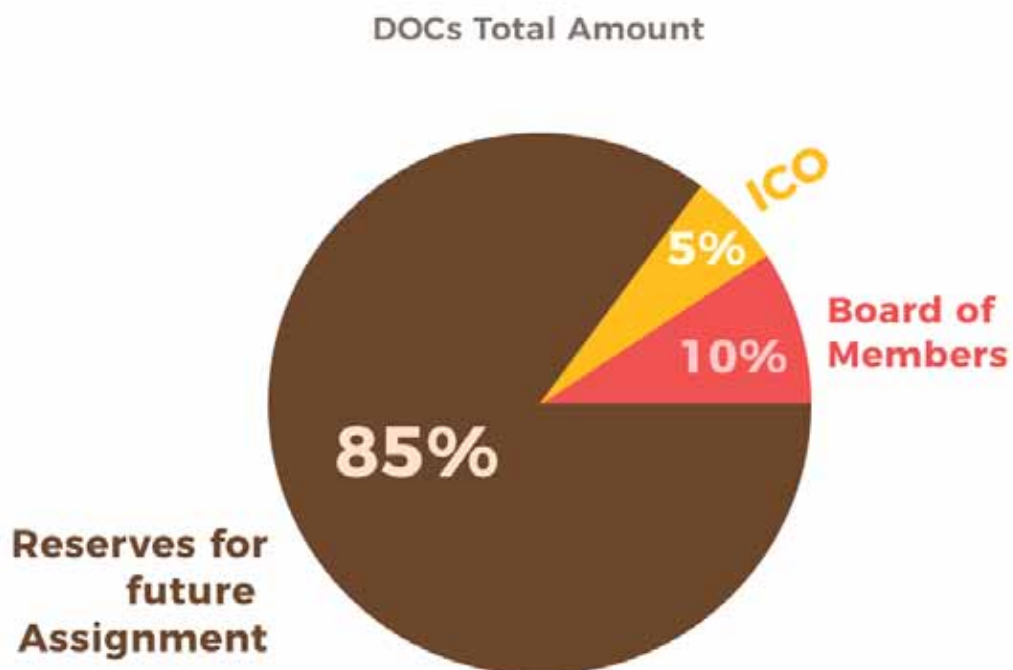


Figure 5 DOCS amount at ICO and reserves

Future emissions

When the price of DomusCoins increases, new DomusCoins will be issued at the current market price. This will increase and consolidate the value of the previously issued coins. In fact, the value of the real estate properties will not raise as fast as that of the DomusCoins. We will take advantage of this phenomenon to create value for everybody. Let's make an example:

Date	Coins in circulation	Value per coin	Market Cap	Real estate value
1 Mar 2018	10,000,000	1 USD	10,000,000 USD	10,000,000 USD
1 Jun 2018		3 USD	30,000,000 USD	10,000,000 USD
<p><i>Value of DOC raised from 1USD to 3 USD, but the real estate properties value is unchanged. This means that DomusCoins price can plunge again... so we make a new guaranteed emission of 10 million DOCs.</i></p>				
1 Jul 2018	+10,000,000 = 20,000,000	3 USD	60,000,000 USD	40,000,000 USD

After the issuance on 1st July 2018 there are 20 million DomusCoins in circulation, guaranteed for 40 million USD. This means that the minimum value of a DomusCoins is consolidated and raised from 1 USD/each to 2 USD/each.

Emissions are always backed by real estate properties and never cause inflation, instead, they consolidate the minimum value of each DomusCoins in circulation.



Risks and issues

There are several potential risks in the project, both generic to every new ICO, such as risks of hacking (all our efforts are for making our system reliable and secure, but there is still the possibility that hackers may still be able to access data or that a protocol vulnerability is discovered), or specific to the real estate market which is the DomusCoins niche. In this paragraph we will identify both types of risks and explain some of the measures that the team is taking to balance the risks.

Blockchain related risks

Regulations for cryptocurrencies are not very common at the moment around the world, but that situation could change; this poses a potential risk for DomusCoins, as well as for all other cryptocurrencies. DomusCoins will keep up with regulatory changes, thanks to a team of top lawyers, in order to avoid disruption to the business.

The liquidity of the coin is another possible risk since, in order to be successful, an alt-coin needs to be tradable and liquid on the market; DomusCoins will be listed on major exchanges, in order to allow easy transfers of the coin itself. Additionally, DOCs owners will be able to use them for buying services from the company, i.e. paying for rent in our top apartments around the world. We plan to extend DomusCoins acceptance for other services too.

Hacking and data breaching is a potential risk, since private data could be exposed and coins could be stolen. DomusCoins takes users privacy into high consideration, and all efforts are oriented towards protecting users data and avoiding data and coin breaches.

Market specific risks

In addition to generic risks, common to all cryptocurrencies, the market where DomusCoins operates, i.e. real estate, is more subject to additional risks.

One of these risks is the possibility that a global or local crisis or market correction will greatly reduce the real estate market value of the investment. As each other investment, real estate is subject to market fluctuations; this means that the investment performed by the company are at risks of losing part, or all, of its value. DomusCoins will carefully invest in promising real estate markets and assets, and provide a sufficient level of diversification in order to minimize risk, and at the same time provide the highest possible return on the investment. That said, DomusCoins cannot guarantee that the real estate investment that will be carried out are depreciation free, and that an income or profit will be generated on them.



Regulations for real estate could change in one of the markets where the company operates, which could either lower the assets value, or completely disrupt operations in the specific market or country. The company will keep up as much as possible with local regulations; markets and countries diversification is another option which will be used in order to lower this risk.

Real estate assets are also subject to natural events and disasters; DomusCoins will try to hedge against this risk by carefully choosing the assets, and by leveraging appropriate warranties and insurance.

The factors that are creating new markets and changing competitive dynamics in the real estate sector include urbanizing populations and aging. Considering other markets that exist across the globe, poor infrastructure remains a key problem that affects the real estate business.

Real estate sector is faced with the risk of green movement especially considering the pressure to build and operate in sustainable ways in order to reduce carbon footprint. The risk of increasing energy costs can also be considered a threat to market and valuation.

DomusCoins takes all the legal precautions and follows the highest risk management best practices, DomusCoins should not be held responsible for partial or complete loss of the capitals, for any reason and under any circumstances, written or implied.

Accepting this contract, the buyer declares to be fully aware of all the types of operations carried out by DomusCoins and of the relative execution modalities. Buyer also declares to be fully informed of the risks connected with the purchase of DomusCoins, so that Buyer is fully responsible for all patrimonial consequences, direct or indirect, including tax, deriving from the purchase. Buyer has no guarantee to keep the value of the amounts used for the purchase unchanged. Therefore, the buyer is exclusively responsible for the positive or negative result of the purchase. DomusCoins cannot promise or make third parties promise to maintain the value of the capital that was used for the purchase and, in any case, any capital gains or earnings. No guarantee of return of the sums paid for the purchase of DomusCoins, nor of return, is provided nor will be provided. DomusCoins reserves full and total choice on the guarantees relating to the issue of DomusCoins. The DomusCoins company is authorized to perform, according to its full discretion, all the operations that will consider more opportune on the capital placed as guarantee of the DomusCoins. Buyers cannot, for any reason, ever boast any right in merit, neither they may never attribute to the company and its leaders any responsibility related



to the management or to the guarantee of the assets placed as collateral for emissions.

Competitors

REITs

REIT (real estate investment trust?) are traded entities that invest in real estate assets. Being publicly traded, they are subject to cumbersome regulations and are restricted in the operations they can perform. Additionally, their structure usually requires a complicated and costly company structure, limiting operational potential.

Caviar

Caviar, and other ICOs around, aim to use blockchain technology in real estate projects. Caviar objective in particular is to raise money to invest in loans to real estate developers and crypto currencies as well. This would mean that the coin holders would be exposed to developers' bankruptcies and financial struggles. DomusCoins on the contrary will directly own the real estate assets and coin holders will directly benefit of this less risky strategy.



Future and perspective

DomusCoins aims to revolutionize the real estate market, by simplifying the process for small investors to access this segment, but the long-term plan involves several additional services and sources of revenue.

The company plans to perform additional token sales in the future, once the market conditions allow for them, in order to obtain additional funds for increasing the assets and on the other end to increase the market capitalization of the cryptocurrency; while, in general, the possibility to increase the circulating amount of the coin is not regarded as a plus, you need to take into account that such future sales will happen only when the current coin price is above a threshold (see specific section on this whitepaper for more details), hence allowing for the coin price to remain stable and, most important, to consolidate the appreciation happened so far. Once the company is established in the local market, we plan to reach out to builders in order to exploit both our user base and the easier access to funding for a better purchase price of new properties.

Being based in high end touristic spots, such as Dubai or London, the company will be able to target high spending customers, and offer a full package of high end services, such as top cars renting, boats renting and other luxury items.

The ICO will start on March 1st, and will end on March 31st. The soft cap will be 1M USD while the hard cap is set to 10M.

Initial funds will be used for purchases in Dubai and Ho Chi Minh City, fast-growing cities and, depending on market conditions, in London.

Another coin sale is planned later in 2018, depending on market conditions and coin prices.





Figure 6 Additional services for high spending customers

The Team

Our team is made of experts in their fields, such as: financial, risks management, sales, marketing, CRM, after sales. These amazing people are working together to ensure safety, transparency and reliability to this project.

Our enthusiastic team is working 24/7 to give our customers the best experience, as never before, in the cryptocurrency and real estate markets.

Please get to know us at: www.domuscoins.com/team



Appendix 1. What is blockchain

The blockchain is a decentralized and digitized ledger that is available for all transactions involving cryptocurrency. It is growing constantly as a completed block and it is recorded in a chronological format from the most recent to the least recent. It gives market participants the opportunity of tracking their digital currency transaction without any form of central record keeping. For every computer that is connected to the network, there is always a blockchain copy that is dedicated to it and automatically downloaded.

Blockchain was actually developed as an accounting way of virtual currency. Blockchain uses a form of distributed ledger technology and they are appearing in most commercial applications that are used today. The blockchain is currently used to check transactions that are made via digital currencies although, it is also possible to code or embed any form of document in the blockchain. This creates a permanent record that cannot be altered. Instead of confirming a record authenticity through a centralized authority, blockchain is used.

Benefits of blockchain

The benefits of blockchain can result to serious cost savings and DLT systems give businesses and banks the opportunities to streamline internal operations thereby strategically reducing mistakes, delays and expense caused by the traditional methods of keeping records.

The adoption of blockchain technology will give rise to the following benefits:

An automated blockchain technology reduces errors and eliminates repetitive confirmation steps.

Electronic ledgers are very cheap to maintain as compared to the traditional accounting systems.

There are minimal capitals that are held at risk of pending transaction thereby reducing processing delay.

Transactions are universally recognized and can't be tampered, this represents a significant guarantee for all DomusCoins investors.

In addition to these four major benefits, some amount of funds will be saved and transparency will be improved. With blockchain technology, auditing will become easy and smart contracts can be created or payments can be triggered when specific conditions are met. The tech companies were attracted by the idea of eliminating middlemen and diving towards decentralization and demoralization



thereby adopting the blockchain technology with the aim of disrupting various industries.

