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Project purpose: You agree that you are acquiring LIBRE token to participate in Libre and to obtain services on the ecosystem thereon. The Company, the Distributor and their respective affiliates would develop and contribute to the underlying source code for Libre. The Company is acting solely as an arms' length third party in relation to the LIBRE token distribution, and not in the capacity as a financial advisor or fiduciary of any person with regard to the distribution of LIBRE token.

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The information set out in the Whitepaper and the Website is for community discussion only and is not legally binding. No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of LIBRE token, and no digital asset or other form of payment is to be accepted on the basis of the Whitepaper or the Website. The agreement for distribution of LIBRE token and/or continued holding of LIBRE token shall be governed by a separate set of Terms and Conditions or Token Distribution Agreement (as the case may be) setting out the terms of such distribution and/or continued holding of LIBRE token (the Terms and Conditions), which shall be separately provided to you or made available on the Website. The Terms and Conditions must be read together with the Whitepaper. In the event of any inconsistencies between the Terms and Conditions and the Whitepaper or the Website, the Terms and Conditions shall prevail.

Deemed Representations and Warranties: By accessing the Whitepaper or the Website (or any part thereof), you shall be deemed to represent and warrant to the Company, the Distributor, their respective affiliates, and the Libre team as follows:

- (a) in any decision to acquire any LIBRE token, you shall not rely on any statement set out in the Whitepaper or the Website;
- (b) you will and shall at your own expense ensure compliance with all laws, regulatory requirements and restrictions applicable to you (as the case may be);
- (c) you acknowledge, understand and agree that LIBRE token may have no value, there is no guarantee or representation of value or liquidity for LIBRE token, and LIBRE token is not an investment product nor is it intended for any speculative investment whatsoever;
- (d) none of the Company, the Distributor, their respective affiliates, and/or the Libre team members shall be responsible for or liable for the value of LIBRE token, the trans-

ferability and/or liquidity of LIBRE token and/or the availability of any market for LIBRE token through third parties or otherwise; and

(e) you acknowledge, understand and agree that you are not eligible to participate in the distribution of LIBRE token if you are a citizen, national, resident (tax or otherwise), domiciliary and/or green card holder of a geographic area or country (i) where it is likely that the distribution of LIBRE token would be construed as the sale of a security (howsoever named), financial service or investment product and/or (ii) where participation in token distributions is prohibited by applicable law, decree, regulation, treaty, or administrative act (including without limitation the United States of America and the People's Republic of China); and to this effect you agree to provide all such identity verification document when requested in order for the relevant checks to be carried out.

The Company, the Distributor and the Libre team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertaking to any entity or person (including without limitation warranties as to the accuracy, completeness, timeliness, or reliability of the contents of the Whitepaper or the Website, or any other materials published by the Company or the Distributor). To the maximum extent permitted by law, the Company, the Distributor, their respective affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Whitepaper or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising in connection with the same. Prospective acquirors of LIBRE token should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the distribution of LIBRE token, the Company, the Distributor and the Libre team.

LIBRE Token: LIBRE token does not in any way represent any shareholding, participation, right, title, or interest in the Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will LIBRE token entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in Singapore or any relevant jurisdiction. LIBRE token may only be utilised on Libre, and ownership of LIBRE token carries no rights, express or implied, other than the right to use LIBRE token as a means to enable usage of and interaction within Libre. In particular, it is highlighted that LIBRE token:

(a) does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value);

(b) is non-refundable and cannot be exchanged for cash (or its equivalent value in any other digital asset) or any payment obligation by the Company, the Distributor or any of their respective affiliates;

(c) does not represent or confer on the token holder any right of any form with respect to the Company, the Distributor (or any of their respective affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to Libre, the Company, the Distributor and/or their service providers;

(d) is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(e) is not intended to be a representation of money (including electronic money),

security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind of financial instrument or investment;

(f) is not a loan to the Company, the Distributor or any of their respective affiliates, is not intended to represent a debt owed by the Company, the Distributor or any of their respective affiliates, and there is no expectation of profit; and

(g) does not provide the token holder with any ownership or other interest in the Company, the Distributor or any of their respective affiliates.

Notwithstanding the LIBRE token distribution, users have no economic or legal right over or beneficial interest in the assets of the Company, the Distributor, or any of their affiliates after the token distribution.

To the extent a secondary market or exchange for trading LIBRE token does develop, it would be run and operated wholly independently of the Company, the Distributor, the distribution of LIBRE token and Libre. Neither the Company nor the Distributor will create such secondary markets nor will either entity act as an exchange for LIBRE token.

Informational purposes only: The information set out herein is only conceptual, and describes the future development goals for Libre to be developed. In particular, the project roadmap in the Whitepaper is being shared in order to outline some of the plans of the Libre team, and is provided solely for INFORMATIONAL PURPOSES and does not constitute any binding commitment. Please do not rely on this information in deciding whether to participate in the token distribution because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company, the Distributor or their respective affiliates, and is subject to change. Further, the Whitepaper or the Website may be amended or replaced from time to time. There are no obligations to update the Whitepaper or the Website, or to provide recipients with access to any information beyond what is provided herein.

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Ecosystem and Features

The ethos of the Libre project is to create a “one stop shop” for all things DeFi. We believe that DeFi is still a very untapped market with room to grow. The problems that the industry face is that the barrier of entry for new users can often be overwhelming and cumbersome. Our goal is to create an environment where Crypto savvy veterans and new users can utilize all of the benefits that DeFi has to offer.

As the network grows, we will continue to add capabilities to LIBRE until we reach the full range of features of decentralized financial services while being fully compliant, safe and easy to use.

Libre will launch simultaneously on Binance Smart Chain, Polygon Network and Avalanche with more chains coming in the future.

The native cryptographically-secured fungible protocol token of Libre (LIBRE token) is a transferable representation of attributed governance and utility functions specified in the protocol/code of Libre, and which is designed to be used solely as an interoperable utility token thereon.

LIBRE functions as the economic incentives which will be distributed to encourage users to contribute to and participate in the ecosystem on Libre, thereby creating a mutually beneficial system where every participant is fairly compensated for its efforts. LIBRE token is an integral and indispensable part of Libre, because without LIBRE token, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on Libre. Given that additional LIBRE token will be awarded to a user based only on its actual usage, activity and contribution on Libre and/or proportionate to the frequency and volume of transactions, users of Libre and/or holders of LIBRE token which did not actively participate will not receive any LIBRE token incentives.

Step 1: Libre Staking

Libre itself is simply a blockchain protocol which, by design, does not offer any resources for utilisation, so in order to provide easy access to LIBRE token and promote ecosystem growth, users would need to be incentivised to play the role of liquidity providers and stake their digital asset pairs (e.g. USDT/LIBRE token) into the decentralised market making pools to provide the necessary liquidity for transactions. As compensation for opportunity costs, these liquidity providers which help to promote adoption of Libre by staking or including assets to liquidity pools in exchange for LP tokens would be rewarded with LIBRE token (i.e. “liquidity mining” on Libre), according to each user’s relative contribution after various adjustment and correction parameters.

Step 2: LibreFarm

In keeping with our message and goal of simplifying the entry into DeFi, we have created a totally novel Single Asset, One Click Yield Farming protocol. Users are able to deposit one asset into their desired farm, and the LIBRE protocol will do the rest of the job of connecting such assets with supported third party protocols (please view the Liquidity Claw tab to see how this works). LPs are auto compounded daily.

All farms have a Performance fee of 2% of the total deposit amount. There is also a 2% withdrawal fee (this fee is only subtracted from any earned token rewards, not total deposit).

Step 3: LibreSwap

As an Automated Market Maker (AMM), LibreSwap facilitates peerless token swaps via smart contracts rather than order books. This allows users to easily swap tokens without a buyer or seller on the other side of the transaction. Users can connect their wallet and trade LIBRE and other crypto assets directly from LibreSwap, providing liquidity and receiving a portion of transaction fees in return for these market making services.

LibreSwap implements a similar transaction fee model to Uniswap and PancakeSwap. There is a 0.25% fee on all transactions, 0.2% of the fee is distributed to liquidity providers, 0.05% is distributed to the Libre Treasury wallet.

Step 4: USDL- Libre Stablecoin

USDL, the Libre Stablecoin, is perhaps the most community-centric feature of the entire protocol, and directly benefits all LIBRE holders. USDL is issued by providing LIBRE token as collateral, and USDL will be backed by the value of the assets in the Libre treasury wallet (all assets in the wallet are converted to USDC/DAI to prevent volatility). The amount of USDL that is minted will always be at least 1:1 value of the treasury wallet. The treasury is continuously supplied by the trading fees on LibreSwap and the collateral provided by minters. If there is \$2,000,000 worth of assets in the treasury wallet, there can only be 2,000,000 USDL available.

The issuance of USDL will begin once a yet-to-be-determined value of assets has accrued in the treasury wallet. For example, if the determined value was \$2,000,000 then the equal value of USDL will be minted when that price is reached, and USDL may be minted. The reason for this is to ensure that a suitable amount of buffer collateral is available to back the USDL that will be initially minted.

In addition, USDL can be used to purchase real world goods from a number of our retail partners (partnerships will be announced at a later date). Those who hold USDL will be able to spend it with a variety of different merchants.

Step 5: NFT Boosts

By engaging with the platform, users will be able to mint LIBRE NFTs, as well as NFTs from various partners in order to earn boosts to their LP pairs. In addition, we will be partnering with various metaverse projects so our users can participate in NFT easter egg hunts which will Whitelist them to exclusive farms and staking pools.

Step 6: Launchpad

Through a secure yet simple to use hosted service, LIBRE allows individuals and companies to issue their own “compliant” tokens and develop and deploy smart contracts. LIBRE will handle marketing and PR as well as exchange listings. Our Launchpad toolkit will provide projects with a full suite of benefits when launching their project.

Additional Features

Education

One of the main focuses of LIBRE is to provide a safe and easily accessible platform for new investors. One where they can learn about DeFi in a digestible manner. That's why we are putting an enormous amount of resources towards educational based content creation in the form of videos, step by step guides, as well as live streams and live support directly from our website. The goal is to give new users the tools they need to begin their journey into the DeFi space, and to be there with them every step of the way.

Libre Charity Foundation

There will be a number of charities that the Libre team puts forth to the community, and the community can vote on which one they would like to send the team to donate to. This vote will be only open to Libre holders. The Libre team truly believe that through Crypto and more specifically DeFi, we can make the world a better place and give back not only to our community, but the global community at large.

Fiat to Crypto On Ramp

Users will be able to buy BNB directly from the LIBRE DApp by using their Credit Card (and bank account in some countries) and send it to their Metamask wallet. From here, users can trade in an instant on LibreSwap.

The goal is to create a seamless experience for our users. Purchasing cryptocurrencies can be cumbersome, by introducing an onramp, users will be able to complete their "fiat-BNB-libra" purchases seamlessly.

Governance

LIBRE token would allow holders to create and vote on on-chain governance proposals to determine future features of Libre, with voting weight calculated in proportion to the tokens staked (the right to vote is restricted solely to voting on features of Libre; it does not entitle LIBRE token holders to vote on the operation and management of the Company, its affiliates, or their assets or the disposition of such assets to token holders, or select the board of directors of these entities, or determine the development direction of these entities, does not constitute any equity interest in any of these entities or any collective investment scheme; the arrangement is not intended to be any form of joint venture or partnership). For example, the community can vote on the charity to donate funds to.

After governance launch there will be no individual or corporate entity or other active promoter, sponsor, or group or affiliated party that maintains sole control over Libre.

Liquidity Claw

We believe the next phase of the bull run will be precipitated by retail adoption across the BSC and Polygon networks, this will inevitably bring attention to the possibilities of Yield Generation.

Most yield farming opportunities require users to undergo multiple steps when depositing assets to generate yield. In keeping with our goal of simplifying the entry into DeFi, we have created a single-asset entry automated farming protocol.

How it works:

1. User deposits 50 BNB in the farm.
2. Our protocol uses half of the BNB to purchase BUSD from a secondary DEX (The Liquidity Claw).
3. It then wraps the LP tokens and deposits them in the LibreSwap AMM.
4. LP tokens are then auto compounded daily on behalf of the user.
5. LPs can be withdrawn at any time and will be returned as two separate assets and their rewards.

Roadmap

Q3:2021

- Seed and Private Sale Complete
- IDO on LaunchX (Avalanche and Polygon Launchpads TBD)
- Initial Marketing Campaign Begins

Q4:2021

- Launch on PancakeSwap, QuickSwap and Trader Joe (October)
- Single Asset Farming Begins
- Libre Staking
- USDL Farming Begins
- NFT Boosts Begin
- CEX Listing

Q1:2022

- Retail Partnerships Announced
- Launch of LIBRE Marketplace (Beta)
- Continued Marketing Campaigns
- Platform Launch on Solana
- Additional CEX Listing

Q2:2022

- LIBRE Launchpad Release