Whitepaper
APPOS token

(HP URL)

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1. Introduction

Fintech industry is gaining a lot of attention. In fact, venture capitalists, private equity firms, business firms, and other players are investing unprecedented amount of money in global finance technology (fintech) the startups. $50 billion has been invested in about 2500 companies since 2010, and the ideas of "saving", "increasing", "borrowing", "mobilizing", "spending", "securing" money continue to be redefined. In Japan, fintech investment in 2015 has reached $6.5 million, a 20% increase from the previous year and this growth is expected to accelerate.

In such a trend, the practical application of services utilizing artificial intelligence (AI) is rapidly progressing. Artificial intelligence (AI) is a technology that enables machines to perceive, understand and act like human activities.

According to the report that investigates the influence of artificial intelligence (AI) in 12 developed countries that account for more than 50% of the world economy's total production, there is a possibility that the annual economic growth rate will double in 2035 by changing the way of working and creating a new relationship between humans and machines. In addition, labor productivity is expected to increase by up to 40% as the fundamental working method is changed by artificial intelligence (AI) technology, and human role in business growth is strengthened.

In addition, cryptocurrency markets are rapidly growing recently and these blockchain related projects are centered on users in the so-called crypto area. Some of them are advanced and ambitious, not only showing success in the ICO, but also expanding their business in response to the changes in the market economy.

In case of cryptocurrency in asset management, there are some volatilities that are unthinkable in the existing markets such as exchange and stock investment but these volatilities can be considered as the selling point of cryptocurrency. However, since it is still a speculative market, it seems that it is becoming a bubble where capital gains due to price increase are targeted instead of the original services cryptocurrency offers.

However, we believe that the improvement in transparency and security obtained by providing services utilizing blockchain technology not only makes asset management, including funds in financial industry easier, but also significantly reduces customer's risk. Therefore, we also believe that by developing a financial platform that provides services in the rapidly expanding fintech "cryptocurrency" and "artificial intelligence" markets, and by emphasizing transparency and convenience, it is possible to provide the most advanced and unprecedented added value to more participants.

2. Market

1. Cryptocurrency

The website https://coinmarketcap.com/ shows that there are more than 1000 types of coins and tokens which total market capitalization is more than $250 trillion and still increasing rapidly.

2. Artificial Intelligence

As for the scale of the domestic market in terms of devices and systems that utilizes artificial intelligence, it is estimated to be 3,745 billion yen in total as of 2015, 1,443.7 billion yen in the wholesale and retailing sector mainly in the IT field such as recommendation system in the EC

market, 633.1 billion yen in the advertising sector, and 596.4 billion yen in the financial and insurance sector.

In the future, it is expected that technological maturity, safety improvement, and cost reduction will further enhance AI market in various industrial fields such as the practical application of automatic driving in the transportation field, the informationization and intelligentialization in the manufacturing field, and the deployment of AI in the lifestyle related field.

As a result, the market is expected to expand to 23 trillion and 638 billion yen (15 to 20 years: CAGR 43.8%) in 2020, 86 trillion and 962 billion yen (20 to 30 years: CAGR 14.2% in 2030, 15 to 30 years: CAGR 23.3%). In this way, the utilization of artificial intelligence started to spread from the internet IT field such as e-commerce (EC), gradually expanded to the real world through IoT (Internet of Things), and in the field of transportation, manufacturing and living. It is predicted that a huge market will continue to emerge and grow.
※ CAGR · · · annual average growth rate

3. Finance and insurance sectors (as of year 2030)

We applied algorithmic trade to the large market including HFT (High Frequency Trade) where machine learning are utilized to a considerable extend. In the financial sector, services called fintech that utilize IT technology are gaining attention in recent years. Also, artificial intelligence that conducts credit screening based on user posts on social media and the like have also appeared. In Fintech, the application of artificial intelligence started early (before the 1920s), mainly in smartphones and user interface optimization for remittance system. Also, a credibility estimation by artificial intelligence and the like are used in association with a business that mediates between lending and borrowing among individuals. It is estimated that such marketplace with network externalities spread relatively early (20 's ~). It is also estimated that artificial intelligence that performed credit judgment from posted images and photographs was around the same time with the technical development of deep learning. Regarding the regulations of financial institutions in this field, there is a tendency to ease the restrictions such as restriction on investment in the banking law that makes the existing financial institutions difficult to advance into the fintech sector. With the ease of the regulations, financial institutions are expected to embark on fintech business in full force. It is expected that deregulation will trigger the expansion of artificial intelligence application in the same field as well as the competition and cooperation with venture companies that have been active until now.

3. APPOS token sale

We conduct a token sale with a purpose to develop a self-sustaining asset management platform utilizing blockchain technology and artificial intelligence. The cryptocurrency acquired during the token sale will be used for the expansion of APPOS function released in December 2016.

Token sale will start at 10:00 (JST) on June 1, 2018 and end at 20:00 (JST) on June 31, 2018. Following is the details of the token sale and the total token issued.

The participant of the token sale will get 1 APPOS (symbol: APT) token for a purchase equivalent to 0.04 USD. A total of 5,000,000,000 tokens was issued and below is its distribution. 60% of the total tokens issued is distributed to the contributors of the token sale.

Also, the following time bonus applies during the token sale.

+10% bonus

APT Distribution Chart

- Investors
- CRS
- Issuer
- Team
- Advisors
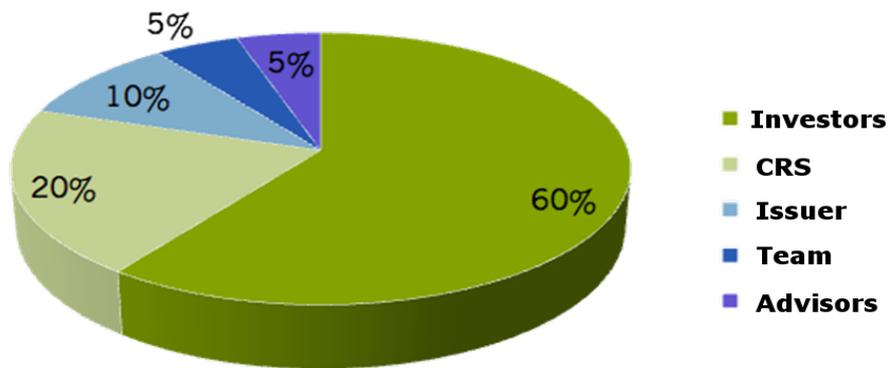
Exchange listing is planned to complete in April which is the following month of the token sale. We have already contacted the stock exchange to adjust the release date and time. We will disclose the details of the exchange later on our website.

4. Token functionalities and its benefits to the project participants

APPOS is an AI-embedded asset management financial platform. Information gathering and analysis that require a huge amount of time to start an asset management is done by artificial intelligence thus making it easier to operate. Also, by learning from the analysis result, the artificial intelligence system can operate with its own operation program based on the market and trend. We offer two types of benefits to the token holders.

1. Profit return

You can receive a profit return by possessing more than a certain amount of APT.
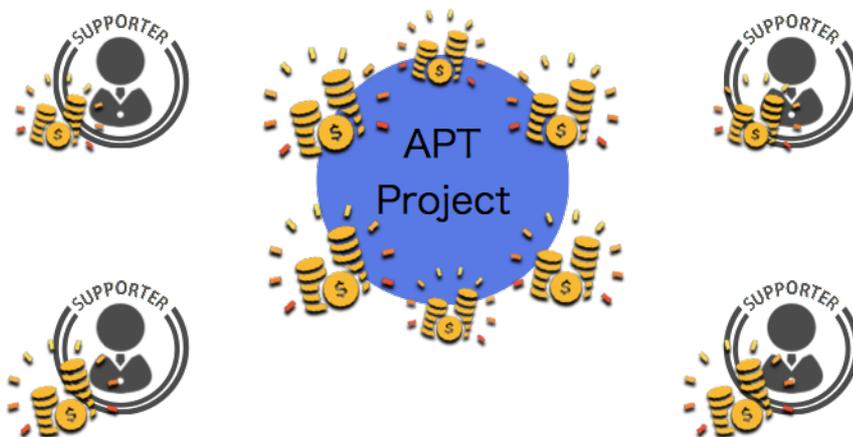
2．Services for token holders

To use our various services, you need to own APT but there is no additional cost for these services. See the table below for details.

※ It is not expensive to issue a debit card but you will be charged a renewal and maintenance fee separately. Also, you will be charged a reissue fee for reissuance due to loss and etc.

Total APT	5,000,000	1,000,000	100,000	10,000
Class	A	B	C	D
Initial Users No.	240 (5%)	500 (10%)	1,475 (30%)	2,750 (55%)
APPOS	●	●	●	●
Debit Card	●	●	●	
ICO Priority	●	●	●	
Weekly Report	●	●	●	
Buy Oversea Stock	●	●		
Fees reimburse	●	●		
Crypto Saving	●	●		
AFT Discount	●	●		
Oversea Incorporation	●			
Private Concierge	●			

① APPOS

APPOS automatically selects the optimum strategy according to investor's desires and the real-time market conditions, or automatically creates the optimum combination so that the system trade environment is automatically controlled without bothering the investor.

Investors using APPOS simply decide the basic setting and investment amount such as the desired investment style, target revenue, allowable risk, and after that APPOS will manage a portfolio optimized for each investor.

APPOS is not just a traditional online automatic trading service. We constantly monitor the changing situation of the market every moment, and currently select strategies that match the needs of each investor, and switch it actively. APPOS continues to monitor the market 24 hours, and conducts market analysis to ensure investors get a reliable return and continues to provide optimal strategies.

② Debit card

It will be a card that can be used in the MasterCard network in various countries around the world. It certainly can be used for credit card transactions at both physical and online shops, and it can be used as a credit card for periodic settlement (withdrawal) registration.

In addition, cash withdrawal can be performed with MasterCard affiliated ATM in various countries around the world. You can check your balance and transaction history through your online transaction details.

③ ICO priority service

As one of our services, we will provide you details when there are good ICO events within our international networks.

④ Regular reporting service

We will contact you regularly with the information such as the progress of APT project and the latest development of blockchain technology.

⑤ Stock purchase service

We will help you to purchase shares that cannot be purchased without a local securities account through companies with international financial licenses.

⑥ Usage charges reimbursement

We will reimburse the usage charges obtained from the APT project.

⑦ Cryptocurrency saving service]

We provide automatic funding service using the dollar cost averaging method.

⑧ AFT discount service

The tokens with no volatility required to run the platform system developed by the APT project will become AFT but you can purchase it at a discount rate.

⑨ Incorporation service

We will support applicants in incorporation for free. * The maintenance fee etc. of the corporation will be charged.

⑩ Private concierge service

We will prepare a dedicated contact channel only for Class A holders.

We offer various services to four separated ranks, A to D.
In addition, we set a standard of 5% · 10% · 30% · 55% to the initial participation number of A · B · C · D respectively, and set the initial number of token purchasers to around 5,000 to achieve a stable operation.

5. Budget distribution

The use of funds obtained from the token sale is as follows:

① Development of deep learning type automatic trading system
② Development of social trading platform
③ APPOS token and its related management, PR services and marketing
④ Regulation compliance of APPOS token and its platform

■ Development 10,000,000 USD
· Original FX / CFD / cryptocurrency trading system: 2,500,000 USD
    Breakdown
    Servers (main server, database, backup): 125,000 USD
    Design development: 750,000 USD
    Main transaction module / bridge module development: 500,000 USD
    Network (cover transaction connection) development: 125,000 USD
    Rate data integration engine & chart database development: 500,000 USD
    Operational verification process: 500,000 USD

· AI system: 5,000,000 USD
    Breakdown
    AI overall design: 500,000 USD
    Algorithm development: 500,000 USD
    Software design development & test: 500,000 USD
    Application development & test: 500,000 USD
    AI engine design development & test: 500,000 USD
    Parameter tuning: 500,000 USD
    Data shaping algorithm development: 500,000 USD
    Data integration engine development: 500,000 USD
    Data I / O infrastructure design development: 500,000 USD
    Learning scheduling design development & testing: 500,000 USD

· Block chain: 2,500,000 USD
    Breakdown
    R&D: 2,500,000 USD

We have allocated over 70% of the total fund for development cost to make sure the system provides a stable operation and up-to-date service at all times. Furthermore, it is expected that the development of original block chains is required during the development of CSR system thus research and development will be carried out continuously using the allocated development costs.

We believe that the solution realized by the APT project will create new business opportunities not only for APPOS itself, but also for major financial institutions and other industries. Furthermore, it is expected that companies entering the cryptocurrency market will create various opportunities including issuance of tokens on their own blockchain platform.

6. AI integrated assets investment financial platform project

We aim to develop and provide financial platforms that can operate the artificial intelligence-based asset management easily in the market where artificial intelligence technology is rapidly expanding, and with its own operational program that fits the market and trends.

Also, the generic name of this platform is APPOS (Automatically Programmed Portfolio Optimize System).

1. AI integrated assets investment financial platform project

① Autonomous operating portfolio management system (AI-based investment activity supporting feature)

By analyzing the regularity and pattern expression from the past currency exchange, stock, and commodity market data and measuring the volatility of each financial product and the correlation between financial products, it is possible to optimally carry out an investment asset allocation that meets the users' request from time to time.

Users can make decentralized investments based on their asset volume simply by answering investment policy questionnaires according to their desired asset management policy without relying on any special knowledge and experience. The self-contained portfolio management system automatically selects investment products according to the users' desired investment conditions and creates a customized portfolio for each user condition taking into consideration his asset possession. As a result, an active asset allocation is performed according to users' tolerable risk and target performance taking into account the market conditions.

② Deep learning based automatic trading system

APPOS artificial intelligence is designed based on the hypothesis that the conventional type automatic trading systems which rely solely on historical data such as past stock information and exchange rate information are not valid for future market.

"Real economy" and "financial economy" are the two important things in the process of market price formation. "Real economy" is the economic activity directly linked to the real life expressed by the numerical value "GDP(gross domestic product)" and "consumer price index", whereas "financial economy" is represented by currency exchange, FX, derivatives transactions, bank deposits and interest receipts where money is regarded as a product. Especially in the most recent 30 years where financial instruments market has expanded rapidly all over the world, and as a result of the complexity due to the diversification of derivative products, the deviation between the real economy and the financial economy has become normal. Then the third element called a virtual economy has emerged, with a virtual currency market which is not based on the real economy, and it seems the financial market has entered a new chaotic era. In such a chaotic market, cases with invalid market fluctuation prediction that rely solely on traditional historical data are increasing. Therefore, a new market forecast model is required.

The difficulty of forecasting stock quotes and exchange rates is due to the existence of a random walk situation caused by a wide variety of dealings by many market participants. However, it will not become a complete random walk due to the influence by the government's speculation, the real economy, and the investor psychology. Therefore, in the market price forecast of stock prices and exchange rates, the possibility of the rise and fall of stock price

movements is almost the same in both the long term and short term. The random walk theory, which states that the prediction of the future price movements from the past data is not possible, seems not valid. Rather chaos theory based prediction should be considered.

The chaos theory is based on the deterministic law that all subsequent values are determined when the initial value at a certain point in time is determined, but it is difficult to predict the future since it is extremely complicated, irregular and unstable where future prediction errors are amplified. Can chaos theory predict future stock price and exchange rate?
In chaos theory, we conclude that it is impossible or virtually difficult to predict the future. The rationale comes from one of the important characteristics of chaos theory where a large error of the future value is derived by the sensitivity of the initial value. We conclude that the impossibility of long-term prediction is due to the infinitely amplified errors. However, this does not deny the possibility of "being predictable in the short term".

Real economy exists as a foundation for stock prices and exchange rates. In the case of a stock price, the company will put an effort to raise its stock price, while in the case of a currency exchange, the country will set a certain direction as its economic policy. From this fact, the market vector of each financial product can be assumed to be a real economic element at a certain point of time where it converges within a certain range thus make it predictable. Even though long-term forecasting is certainly difficult, short-term future prices can be predicted within a reasonable range. In addition, we make short-term predictions based on the real economy and ensure its reliability by adding the direction and the trend of the historical data, which is the latest market record, to the system as the "training data".

Next, we will consider the influence of the financial economy formed by the participation of many investors. As a matter of fact, the reason why the movements of the market cannot be explained with only the real economy data is that the financial economy data are also required. From the viewpoint of the dynamics that moves the market, the financial economy indeed shows major influence on the current situation thus the trend data of investors are valuable.

With APPOS token AI, hundreds of basic strategies are incorporated for each operation method, which is called investment standards, together with market historical data. These are the standard technical indicators that many investors will follow, and they have great influences on the formation, maintenance and conversion of market trends. In other words, even if it is going against the trend expected from the real economy, many investors will support the reverse trend from the technical indexes resulting in a market price deviating from the real economy, we will still be able to follow the trend accurately with a flexible approach. In other words, in a situation where a standard technical index, which many investors make as a source of transactions, issues a reasonable and reliable sign based on trading decisions, many investors will psychologically try to move in the same direction indicated by that index. Even though situation like this will cause a bubble market without any supportive evidence in the real economy, it can be still regarded as a reliable trend in the short term.

Thus far, it is an investment prediction based on the accumulation of the training (learning) data, and it is a standardized forecast. With APPOS token AI, we further add "personality data" to the process.

APPOS selects the operation policy and conditions that the user desires, and generates multiple strategies from the condition range within the system to performs parallel tests

(simulations) in the system. The result is a list (rank) of operational strategies in the order of high operational performance. The listed strategies are the primary predictive values (investment sign) derived from the accumulation of training (learning) data. Then the secondary predictive values, which are the individual investment signs for each user, are calculated by adding each user's desired operation policy data to the previous result.

We will start the operation according to the user's desired policy along with the second operation sign, but the constant monitoring program will regularly update the strategy list with good performances. The contents of the operation strategy applied to the user will then be updated to maintain the best performance within the scope of the user's desired operation policy.

③ Social lending platform system

APPOS token platform also functions as a standalone trading platform. APPOS traders can choose to publish their transactions on the platform. Traders who have disclosed their transactions will obtain a qualification (status) as "social trader".

Social traders' transaction performances will be made public to other users. At the same time, these results are added to the evaluation object in the system as one of the strategies to calculate the first predictive value (operational sign). If a user wishes to add social trader strategies to their own automatic trading strategy, the transactions of social traders with good performances will be reflected (copy trade) to their own operations. Also, social traders can receive part of the investment profit of the user who copied their transaction as a reward for publishing it on the platform.

The trading information of social traders are gathered on a dedicated page where the number of recruited performances and copy trades can be viewed. Users can continuously use their favorite social traders. When "Retain" switch is selected, APPOS will not switch to any other strategy even if the social trader's operational performance declines.

④ Neuro AI based fully autonomous automatic trading system

The APPOS token is designed as a decentralized application and by calculating the second predicted value, each application is given a unique and independent AI program. Those AI programs are connected to the overall network by the APPOS token network and the entire APPOS token network functions as a large neuro AI (cranial nerve AI) where individual AI program talks to the other.

APPOS neuro AI performs data mining with independent APPOS AI that is optimized for each user's desired operation policy in the form of big data. It does not only analyzes the transaction

results for various conditions but also factors such as transaction volume for each currency pair, correlation between currencies, volatility, transaction time, user access location, published economic index content etc. AI (presenter AI) that has found the "specified pattern" and the "reliable future forecast" presents a rationale judgment for its conclusions to other AIs. Randomly selected 'evaluator AI' will determine whether presenter AI's statement is rationale or not by comparing to its own data.

It is possible to quickly find a paradigm shift of the market price then quickly cope with it to avoid loss and to gain profit by rapidly and iteratively letting other AIs to verify the proposed pattern and predicted value of an individual AI.

APPOS's neuro AI is an operation strategy that can flexibly respond to market changes by establishing, implementing, self-evaluating, continuing and modifying its own operational strategy without being influenced by user's request. The task given to neuro AI is to "maximize the profit while minimizing the loss". To accomplish this task, AI analyzes it from a perspective of multiple eyes while referring to all market data. It then forms a strategy by itself and constantly optimizes and permanently manages assets. Neuro AI's strategy is then returned to users as one of the strategies they can apply to their operation.

7. Current problems and solutions

In an asset management system utilizing artificial intelligence, it is essential to continuously perform the learning task of information gathering and analysis. This may cause the increase of the server load. And from the security viewpoint, there is also a risk of large losses due to server down.

1. Capacity Share Reward System (Proof of Application)

We offer a special application and utilize the available storage in users' application operation to implement a distributed Capacity Share Reward system (Proof of Application). The users of CSR system can obtain APT based on the server resources. This system can distribute the server load and also strengthen its security.
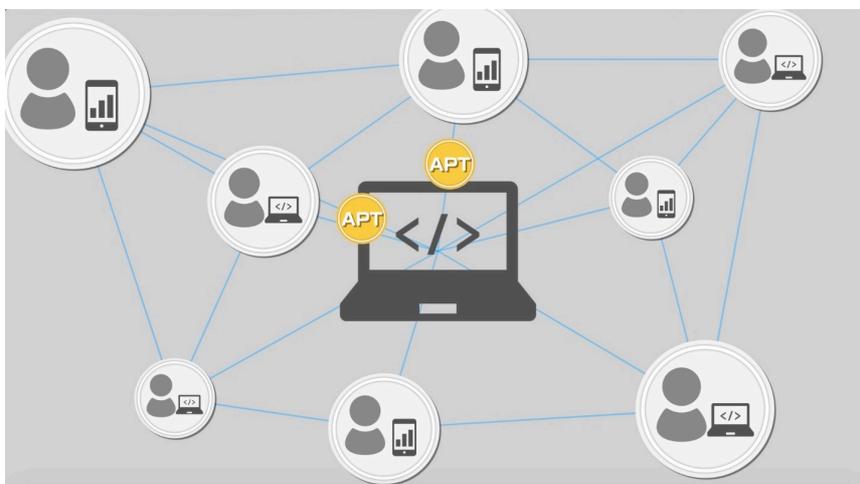
8. Synergy

The know-how within the APT project is to clarify the advantages of the centralized business and the distributed business, and then to apply both models in a symbiotic manner, and to offer a new added value through innovation by utilizing artificial intelligence, to the fields where huge amount of time and cost have been spent on.

By utilizing blockchain technology in the security task where companies had spent a huge amount of money, it is possible to reduce the cost and strengthen the security, as well as solving both current and future problems, and also providing innovation to the users.

9. Development Team

AiOS Foundation, the issuer founded in Switzerland, has system engineers equipped with international financial knowledge developing and researching various systems for the APT project.

The following is the main team:

Switzerland   2 persons
US   5 persons
England   3 persons
Japan   2 persons

A total of 12 people are engaged in the development work of artificial intelligence and financial platform. In addition to the main team, there is a sub-team consists of engineers from Singapore and Switzerland. A total of 35 people are supporting the system development of APT project.

- Valéri Natanelov

He was born in Georgia, is a Belgian national and reside between Belgium and Australia. Entrepreneur, the founder and CEO of growAbric (knowledge brokering and design thinking company). Lifelong blockchain enthusiast. Extensive international business experience with a strong passion for design thinking and analytical problem-solving. Has lived on every (habitable) continent. Fluent in four languages.

- Tahir Shah

Born in the UK. He is an IT solution analyst with high programming skill specializing in bitcoin mining. He obtained his computer science degree in the UK.

- Amal Kith Siri

Amal is a career corporate banker with specialization in Trade Finance. He has over 20 years of experience in automating some of the most complicated Trade Finance processes and has worked with over 50 banks in Asia, Middle East, Africa and Europe. He was the regional COO for US based Corporation BT Systems (BankTrade) LLC.

An early enthusiast of Blockchain technology and by extension cryptocurrencies, Amal has accumulated vast knowledge in the tokenization of business assets and utilities as well as their interaction with customers. He is part of number of

blockchain technology developments.

- **Ugur Ozer**

As an Industrial Engineer and an Master of Business Administrator in Banking and Finance, Ugur is a seasoned Financial Services and Management Consulting professional. For over 13 years, his focus has been to help organizations become more efficient in terms of people, processes and systems. He has formulated strategies and implemented key initiatives on strategic/operational/technical levels, directly improving the bottom line and enabling double digit business growth. Ugur worked with numerous international institutions and consulting firms, one of which he has started himself for one of the largest banks of Europe. He actively follows, mentors and invests in the fintech, digital transformation and blockchain technologies, while advising investors on the current landscape of the industry. As an early adopter of cryptocurrencies, he sits on the advisory board of several projects and helps connect players of the ecosystem.

- **Mohamed Fagiri**

Mohamed specialize in managing multi-million dollars complex information security programs, driving solutions across security domains, with strong background in PCI, GRC (Governance, Risk and compliance), Data protection and IAM (Identity and Access Management), with over 17 years of information security experience. Since graduation, he has always been in customer facing roles and worked for Accenture, IBM, Barclays Bank and Verizon Business. Mohamed has delivered projects to UAE TRA, Dutch Royal Telecom (KPN), Mellon Global investments, Newton Fund Management, Barclays, Etisalat, TAQA (Abu Dhabi Energy Company), Al Jaber Group, Aramco, Ecobank and many more projects in Belgium, Kenya, Namibia, Netherlands, Nigeria, Rwanda, South Africa, Togo, UAE, UK, USA. M

10. Legal Advisors

Cryptocurrency law is gradually being improved as its internalization is needed urgently. In our operation, we are seeking advice related to the latest laws from an international law firm based in the US with offices in London and Hong Kong.

- **Christopher Gunson**

Christopher Gunson is a partner of the international law firm Amereller and based in the firm's Dubai office. He represents a broad client base of more than two hundred multinational companies on all aspects of business in the Middle East region. His work includes advising and assisting clients on strategic investments, joint ventures, commercial transactions, and regulatory compliance. He is a frequent author and commentator in news media concerning on legal developments and has authored

articles on developments in distributed ledger technology and cryptocurrency trading in Dubai and Abu Dhabi.

11. Marketing Advisors and Partners

To expand APT project internationally, we have established relationships with advisors from some countries who are familiar with the region they are from. And as our marketing efforts, we become partners with them to expand the range of our services.
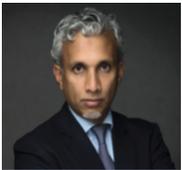
We are considering the following target markets:

America, Europe, Japan, Korea, China

- Michel Dazur

He is very experienced in the management of the travel industry. He is the business and marketing advisor of APPOS.

- Rizmy Shariff

Rizmy is an experienced investment banker working currently through his advisory business with number of banks, stock exchanges and funds. His company is based in Dubai, United Arab Emirates. He has over 20 years of work experience in trading equity derivatives in major investment banks like Deutsche Bank and KBC Financial Products in Tokyo, Hong Kong and Dubai.

He was the head of the team market making for the first financial equity futures in Middle Eat listed in Nasdaq Dubai. He worked with Nasdaq Dubai in establishing the futures market that started in September 2017.

He has experience in Stock Exchanges and using his experience in the crypto space to raise capital and advise number of major clients. He has a master's degree in Business and educated in Japan, with full proficiency in Japanese.

He coaches chess in schools for young chess players and a keen golf player

- Ali Mawji, CFA

Ali is an experienced banker having worked as a structured products salesperson at UBS Investment Bank, and in advisory at UBS Wealth Management in London. Ali is also managing director of an international financial training company, Emerging Market Financial Training based in Dubai.

Ali is an active investor and after initially seeing success with bitcoin investments

used his knowledge and network to begin the process to launch a Cryptocurrency Fund, focusing on crypto trading strategies & exploiting arbitrage opportunities.

- Adnan Haider

Adnan Haider is Head of the Investment Banking Group at Dalma Capital Management Limited, where he oversees the firm's investment banking and capital markets activities. His desk's primary focus is advising issuers and investors on

ICOs and ITO structuring. Adnan is also CEO of White Rock International, an independent financial consulting firm. Adnan has over twenty years of professional experience across the Middle East, Europe and North America, having worked in a number of senior roles across investment banking, treasury and management consulting, including Barclays Capital, ADCB, KPMG, and Arthur Andersen. Adnan is a proven entrepreneur in the financial markets, having set up the trading and advisory desks at two firms, and a founder of a DIFC based investment bank and a boutique advisory firm. Adnan has a MBA from London Business School, and MAcc and BA from the University of Waterloo, and a qualified accountant (CPA and CA).

12. Roadmap

APT holders with rank C and above will receive regular updates. Below is the development schedule of APT project.

2016-3Q
   APPOS service launch (ver.1.0)
   To become an automatic portfolio creation AI specialized in FX

2017-4Q
   APPOS (ver.2.0) release
   Additional product
   CFD transaction starts
   Transaction in cryptocurrency implementation

2018-1Q & 2Q
   ICO starts（June）

2018-3Q
   Social trader entry starts
   Ranking evaluation system starts
   APPOS platform design refurbishment

2018-4Q
   Deep learning based automatic transaction system starts
   APPOS (ver.3.0) release
   Presentation of platform dividend

2019-2Q
   Platform open-source offer starts

*1Q Jan – March, 2Q Apr – Jun, 3Q Jul – Sep, 4Q Oct – Dec

13. Terms and Conditions

The whitepaper is solely for the purpose of providing information. It is neither an offer nor a persuasion to sell the development platform or stocks and securities of related companies.

14. The Control Right of APT token

The control of APT token will not provide any ownership or equity to the development platform or other related businesses. User feedbacks will be considered but APT token ownership will not provide any participation rights in determining the course of the businesses related to the development platform and decision making.

APT token users can obtain their usage status and history on the platform. They can also get discount and privilege on their platform usage charges.

15. No Guarantee on Revenue and Profit from the Market

The gain and profit mentioned in this whitepaper is to explain the merits of APT token easily and it is not a guarantee of the marketing result.

16. Regulations Uncertainty

Blockchain related technologies have been the subject of regulatory scrutiny by various regulatory agencies around the world. APT token network could be impacted by one or more regulatory inquiries or regulatory action, which could impede or limit the use of APT token.

17. APT token is not an Investment

APT token is not an official or legally binding investment. APT Tokens (as described in this APT White Paper) is not intended to constitute securities in any jurisdiction. This White Paper does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of securities or any other investment or other product in any jurisdiction. The goal stated in this whitepaper can be changed due to unforeseen circumstances. Although it is our aim to accomplish all plans outlined in this whitepaper as scheduled, individual or parties are to purchase APT token at your own risk.

18. Quantom Computer

Advances in the development of quantum computer might pose a risk to cryptographic communication including APT token.

19. Lack of Adoption

APT token shall not be treated as an investment but it might become valuable with time. There are cases where such value is limited by the insufficient usage or adoption of the development platform.

20. Loss Risk

The fund raised from crowdsale is not insured. There is no public or private insurer that provides relief measure to the buyer in case of value loss or forfeiture.

21. Fault Risk

It is possible that, due to any number of reasons, including without limitation the failure of business relationships or marketing strategies, that the development platform and all subsequent marketing from the money raised from crowdsale may fail to achieve success.

22. New Technology Risk

Crypto token such as APT token is comparatively new and unverified technology. On the of the risks mentioned in this whitepaper, there are other risks unexpected by the development platform. These risks might be realized as the variations of the risks mentioned here.

23. Entire Agreement

This agreement constitutes the entire agreement between the parties with respect to the subject matter. All prior agreements, statements, warrantied, and terms are combined here. There are no warranties, representations, covenants, or agreements, express or implied, between the parties except those expressly set forth in this Agreement. This agreement may only be amended by a written document duly executed by the parties.

24. Disclaimer of Warranties

You agree that you are using APT token at your own risk and you will not harm AiOS Foundation. APT token is provided on an "AS IS" basis without warranties of any kind, either express or implied, including, but not limited to, warranties of title or implied warranties, merchantability or fitness for a particular purpose. Some jurisdictions do not allow the exclusion of implied warranties, so portions of the above exclusion may not apply to you.