

WHITE PAPER

IMPORTANT THINGS
ABOUT SMARTY PAY TOKEN

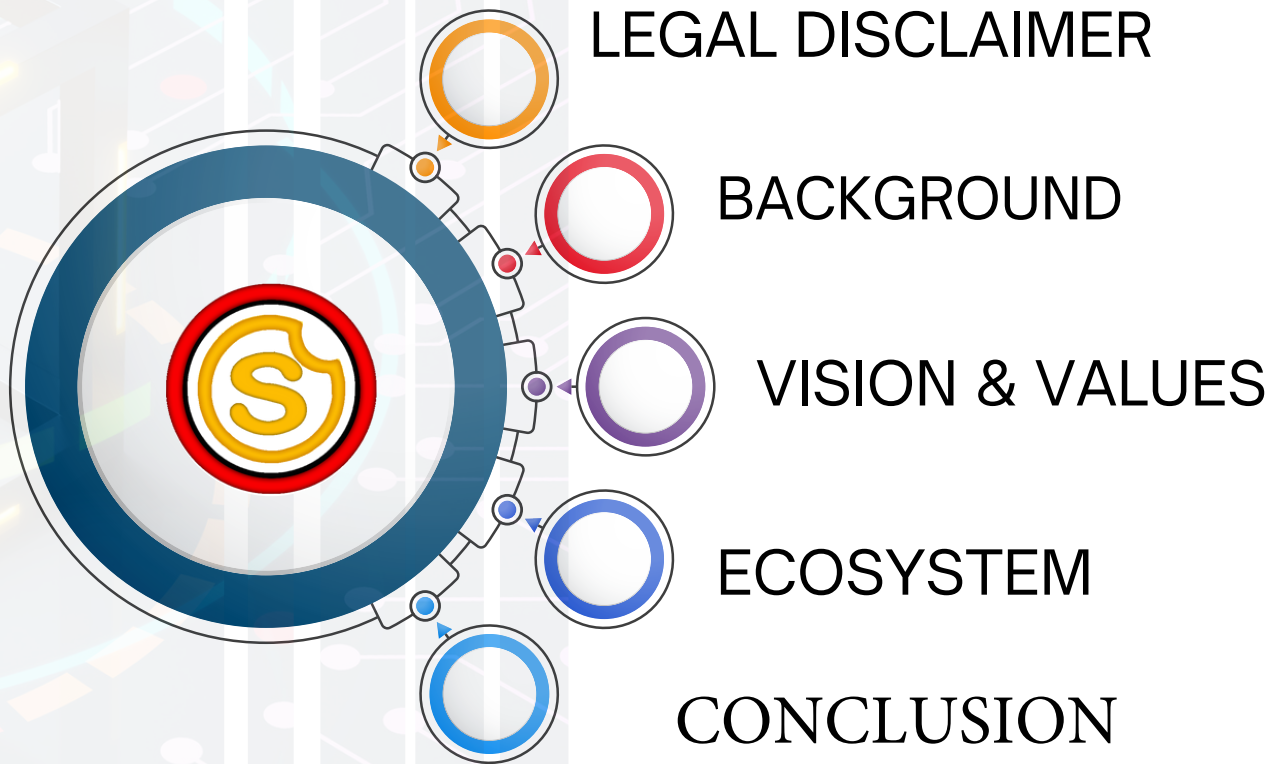


SMARTY PAY
TOKEN

REVISED

April 2022

TABLE OF CONTENT



LEGAL DISCLAIMER

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Project purpose: You agree that you are acquiring Smarty Tokens and/or SPY Tokens to participate in the SPY Platform 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 the SPY Platform. The Company is acting solely as an arms' length third party in relation to the Smarty Tokens or SPY Tokens distribution, and not in the capacity as a financial advisor or fiduciary of any person with regard to the distribution of Smarty Tokens or SPY Tokens.

Nature of the Token Documentation: The Token Documentation is a conceptual paper that articulates some of the main design principles and ideas for the creation of Smarty Tokens and SPY Tokens. The Token Documentation and the Website are intended for general informational purposes only and do not constitute a prospectus, an offer document, an offer of securities, a solicitation for investment, any offer to sell any product, item, or asset (whether digital or otherwise), or any offer to engage in business with any external individual or entity provided in said documentation. The information herein may not be exhaustive and does not imply any element of, or solicit in any way, a contractual relationship.

There is no assurance as to the accuracy or completeness of such information and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information. Where the Token Documentation or the Website includes information that has been obtained from third party sources, the Company, the Distributor, their respective affiliates and/or the Smarty team have not independently verified the accuracy or completeness of such information.

Further, you acknowledge that circumstances may change and that the Token Documentation or the Website may become outdated as a result; and neither the Company nor the Distributor is under any obligation to update or correct this document in connection therewith.

Token Documentation: Nothing in the Token Documentation or the Website constitutes any offer by the Company, the Distributor, or the Smarty team to sell any Smarty Token and/or SPY Tokens (as defined herein) nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. Nothing contained in the Token Documentation or the Website is or may be relied upon as a promise, representation or undertaking as to the future performance of the SPY Platform.

The agreement between the Distributor (or any third party) and you, in relation to any distribution or transfer of Smarty Token and/or SPY Tokens, is to be governed only by the separate terms and conditions of such agreement.

The information set out in the Token Documentation 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 Smarty Token, and no digital asset or other form of payment is to be accepted on the basis of the Token Documentation or the Website.

The agreement for distribution of Smarty Token and/or SPY Tokens and/or continued holding of Smarty Token and/or SPY Tokens 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 Smarty 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 Token Documentation. In the event of any inconsistencies between the Terms and Conditions and the Token Documentation or the Website, the Terms and Conditions shall prevail.

Deemed Representations and Warranties: By accessing the Token Documentation 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 Smarty team as follows:

(a) in any decision to acquire any Smarty Token and/or SPY Tokens, you have not relied on and shall not rely on any statement set out in the Token Documentation 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 Smarty Token may have no value, there is no guarantee or representation of value or liquidity for Smarty Token, and Smarty 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 Smarty team members shall be responsible for or liable for the value of Smarty Token, the transferability and/or liquidity of Smarty Token and/or the availability of any market for Smarty Token through third parties or otherwise; and

(e) you acknowledge, understand and agree that you are not eligible to participate in the distribution of Smarty 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 Smarty 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, Canada, 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 Smarty 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 Token Documentation 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 Token Documentation 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 Smarty Token should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the distribution of Smarty Token, the Company, the Distributor and the Smarty team.

Informational purposes only: The information set out herein is only conceptual, and describes the future development goals for the SPY Platform to be developed. In particular, the project roadmap in the Token Documentation is being shared in order to outline some of the plans of the Smarty 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 Token Documentation or the Website may be amended or replaced from time to time. There are no obligations to update the Token Documentation or the Website, or to provide recipients with access to any information beyond what is provided herein.

Regulatory approval: No regulatory authority has examined or approved, whether formally or informally, any of the information set out in the Token Documentation or the Website. No such action or assurance has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the Token Documentation or the Website does not imply that the applicable laws, regulatory requirements or rules have been complied with.

Cautionary Note on forward-looking statements: All statements contained herein, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Company, the Distributor and/or the Smarty team, may constitute forward-looking statements (including statements regarding the intent, belief or current expectations with respect to market conditions, business strategy and plans, financial condition, specific provisions and risk management practices). You are cautioned not to place undue reliance on these forward-looking statements given that these statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results to be materially different from that described by such forward-looking statements, and no independent third party has reviewed the reasonableness of any such statements or assumptions. These forward-looking statements are applicable only as of the date indicated in the Token Documentation, and the Company, the Distributor as well as the Smarty team expressly disclaim any responsibility (whether express or implied) to release any revisions to these forward-looking statements to reflect events after such date.

References to companies and platforms: The use of any company and/or platform names or trademarks herein (save for those which relate to the Company, the Distributor or their respective affiliates) does not imply any affiliation with, or endorsement by, any third party. References in the Token Documentation or the Website to specific companies and platforms are for illustrative purposes only.

English language: The Token Documentation and the Website may be translated into a language other than English for reference purpose only and in the event of conflict or ambiguity between the English language version and translated versions of the Token Documentation or the Website, the English language versions shall prevail. You acknowledge that you have read and understood the English language version of the Token Documentation and the Website.

No Distribution: No part of the Token Documentation or the Website is to be copied, reproduced, distributed or disseminated in any way without the prior written consent of the Company or the Distributor. By attending any presentation on this Token Documentation or by accepting any hard or soft copy of the Token Documentation, you agree to be bound by the foregoing limitations.



VISION & VALUES



SPY VISION *Our Biggest Dream*

Thoughts, concepts, observations show that there is a gap between Fiat Gateway & Crypto Gateway.

Innovation and hope give a new power, create a collaboration and harmonization of transactions in this world. The concept of anti-mainstream thinking is the basis for this conceptual amalgamation. SPY Token will be at the forefront of incorporating 3rd generation cryptocurrency. this will be a new history.

SPY MULTI-CONNECTOR

With the NEMOT blockchain system owned by Smarty, it is possible that SPY Token will become a multi-connector for various types of transactions such as Retail systems, Omnichannel, Logistics, to become a linear system that will unite into crypto gateway harmony.

SPY MULTI-FUNCTION

The availability of Smarty e-commerce blockchain business has been running for the past 4 years, allowing SPY Token to be a good and Hybrid functional alternative for much wider use to Fiat Gateway and Crypto Gateway

Smarty Pay Will Realized The Vision With These Values:

TRANSPARENCY

SPY Token is a DEFI & CEFI token that is supported by the community to be the main pillar, the SPY community is an open community so that a much wider interconnection can be created with full support from the blockchain system so that the SPY Platform will provide a full booster for various types of transactions that are transparent and accountable.

REAL DEAL

This is a new history of the Cryptocurrency world. Real projects, Real transactions, Royal community, Real values, will be the main fundamental pillars of the SPY Platform.

COMMUNITY-CENTERED

SPY Token already has thousands of users who are ready to make transactions and will develop into millions of helpdesk where the uniqueness of the SPY Token allows everyone to directly join the SPY Club.

BLOCKCHAIN NEMOT

The main system from Smarty, from the beginning has been using the NEMOT blockchain system, a unique combination integrated for all types of transactions and as the main aggregator for all types of businesses.

SMARTY PAY (SPY) TOKEN

SPY Token is a DEFI & CEFI token that is supported by the community to be the main pillar of the SPY Platform.

SPY Token is expected to be the will become a multi-connector for various types of transactions such as Retail systems, Omnichannel, Logistics

The Binance Smart chain (BSC) was developed as a means to leverage solidity-based smart contracts with far greater speed and efficiency than others. Competing chains, with decentralized exchanges on BSC offering fast exchanges and very low fees, BSC has started to become one of the most widely used blockchains for decentralized finance (Defi), BSC uses a token protocol developed by BinanceTeam called BEP-20 known for its 5 second block speed much faster than other tokens with 1 minute block speed, these 2 articles compare block speed

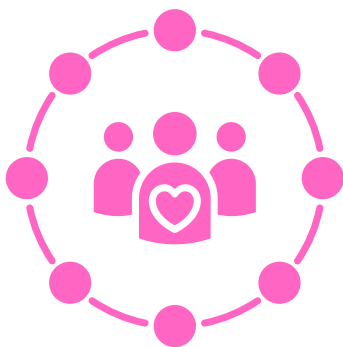


ECOSYSTEM



Smarty Pay is supported by a fun and vibrant community. We are welcome and embrace diverse perspectives to build Smarty Pay into the best community in crypto with Decentralised Autonomous Organization (DAO), for the future of its token.

While Smarty De-Fi Platform with farming and NFT pools will attract attentions with its high APY rate, Smarty Pay also has thousands, and will grow to be millions, of currency holders with the NEMOT main net from its e-commerce project underline; Smarty, that make possible for every community to directly enter the community.



Smarty Pay Team Developer in the future will adapt and utilize features or protocol available in blockchain technology; such as Derivatives Trading Protocol Protocol (DTP), to have more efficient, transparently working system with high security, and privacy.

CONCLUSION

Smarty Token provides the economic incentives which will be distributed to encourage users to exert efforts towards contribution and participation in the ecosystem on the SPY Platform, thereby creating a mutually beneficial system where every participant is fairly compensated for its efforts.

Smarty Pay want to become One Stop place for both investors and customers (for Smarty's underline project) with the completeness of technology and project underlines by Smarty Indonesia, it is possible for holders to make SPY one of the assets that must be owned and stored for a long time. Our goals is to evolve SPY into a complete feature that can be used by all levels of society.

SPY Token with its underline project are very interesting for long-term project investor, because we already in the e-commerce business supported by self developed platform/application for online transaction, and minimart chain with own distribution centre. We are convince that the project underline, De-Fi, NFT, P2E gaming, DTP and other trending features will be attract more investors and give a long-term benefit.

IMPORTANT NOTES:

Smarty Pay Token does not in any way represent any shareholding, participation, right, title, or interest in the Smarty Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will Smarty Pay 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. Smarty Pay Token may only be utilized on the SPY Platform, and ownership of Smarty Pay Token carries no rights, express or implied, other than the right to use Smarty Pay Token as a means to enable usage of and interaction within the SPY Platform. The secondary market pricing of Smarty Pay Token is not dependent on the effort of the Smarty Pay team, and there is no token functionality or scheme designed to control or manipulate such secondary pricing.

Governance. To promote decentralized community governance for the network, Smarty Pay Token would allow holders to propose and vote on governance proposals to determine future features, upgrades and/or parameters of the SPY Platform, or provide feedback, with voting weight calculated in proportion to the tokens staked (the right to vote is restricted solely to voting on features of the SPY Platform; it does not entitle Smarty Pay 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, nor does Smarty Pay Token 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 the avoidance of doubt, the community does not have legal control over any matters relating to the Company (or any of its affiliates) or any of its assets, or any of its affiliated companies (including without limitation the selection of governing board of the relevant company, over corporate matters, development direction, specific projects, or deployment of that company's assets, which shall be the final responsibility of the governing board of the relevant company)



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