



# White Paper

DEFINITIVE EDITION

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# Abstract

Choise.ai is an ecosystem with a focus on bridging traditional finance and cryptocurrency to provide a smooth user experience. Having undergone a long transformational journey since 2017, Choise.ai became a leading force in the B2B (enterprise) blockchain arena, providing innovative crypto-fiat solutions to 50+ banks, fintechs, and startups worldwide. It is supported by \$50M in investments and a robust licensing framework with a focus on Web3 and AI



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# 1. Introduction

At the forefront of innovation, Choise.ai is distinguished by its unique and technologically advanced focus on Web3 and AI. This strategic direction not only sets Choise.ai apart but also ensures it remains at the leading edge of the digital transformation sweeping through the financial sector.

The Choise.ai ecosystem encompasses a variety of services, each contributing uniquely to its position as a leader in the fusion of blockchain, Web3, and AI technologies:



A gateway crypto platform serving 1M+ users across 170 countries, offering a comprehensive suite of crypto-fiat services, including seamless purchasing, exchange, transfer, and swapping, interest accounts, passive income, access to liquidity pools, and a multitude of other earning tools.

Its pioneering approach to crypto banking and wide currency support mark its distinction.



A DeFi platform that integrates 10+ blockchains, providing users with exchange, bridging, and staking capabilities. Charism stands out for its multi-chain approach, enhancing interoperability and user experience in decentralized finance (DeFi).



A revolutionary B2B2C provider facilitating rapid deployment of digital/crypto banking solutions for banks, fintech companies, and startups. Its unique selling point lies in drastically reducing development time and costs for its clients, enabling them to launch within weeks, not years. The synergy of all three products in the Choise.ai ecosystem provides a smooth user experience, covering all user needs.



Vbanq is a global, modern, and fast digital banking platform. With Vbanq, you can get a business bank account within 48 hours, along with multi-currency support for both crypto and fiat currencies.

## 2. Problems



### Fragmented Financial Ecosystem

#### ISSUE

The current financial landscape is often fragmented, with traditional banking and crypto services existing in silos. This disjointed approach complicates user experience, making it difficult for individuals to manage both fiat and crypto assets seamlessly.

#### IMPACT

Users face challenges such as higher transaction fees, longer processing times, and a lack of cohesive financial management tools.



### Limited Interoperability in DeFi

#### ISSUE

Decentralized Finance (DeFi) protocols often operate in isolation, restricted to single blockchain networks. This limits users' ability to move assets across different blockchain ecosystems easily.

#### IMPACT

This lack of interoperability can hinder the growth and adoption of DeFi services, as users are constrained by the limitations of individual blockchains.



### High Development Costs and Time for Digital Banking Solutions

#### ISSUE

Developing digital and crypto banking solutions from scratch is resource-intensive, requiring significant time and financial investment. This presents a barrier to entry for many banks, fintech companies, and startups.

#### IMPACT

The high costs and long development cycles delay the deployment of innovative financial services, stifling competition and slowing down the pace of digital transformation.

# 3.1 Solution Overview



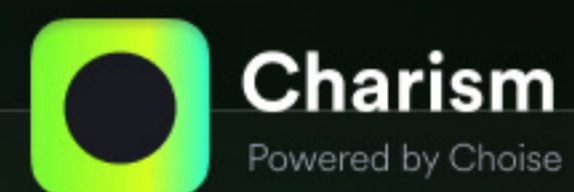
## Integrated solution for Crypto-Fiat operations

### SOLUTION

Choise.com offers a comprehensive digital platform that bridges the gap between traditional financial and cryptocurrency services. By providing exchange and transfer within a single platform, it simplifies the user experience.

### OUTCOME

Users benefit from lower transaction fees, faster processing times, and a unified platform for managing both fiat and crypto assets, which enhances overall financial management efficiency.



## Multi-Chain DeFi platform

### SOLUTION

Charism integrates over 10 blockchains, enabling seamless exchange, bridging, and staking capabilities across multiple networks. This multi-chain approach enhances interoperability within the DeFi space.

### OUTCOME

Users gain the flexibility to move assets across different blockchain ecosystems without friction, fostering greater adoption and growth of DeFi services. This interoperability also supports a more connected and robust DeFi ecosystem.



## BAAS solution

### SOLUTION

Vault provides a B2B solution that significantly reduces the development time and costs for deploying digital and crypto banking services. By offering ready-made infrastructure, it enables banks, fintech companies, and startups to launch quickly.

Vbanq offers customers global business accounts, providing access to 4 fiat currencies and 7 international and local payment rails, including SWIFT and SEPA. The platform is also crypto-friendly, enabling seamless management of digital assets. Vbanq ensures efficient account setup, typically completed within 72 hours.

### OUTCOME

Clients can bring innovative financial products to market in weeks instead of years, enhancing their competitive edge and accelerating the pace of digital transformation in the financial sector. This reduction in barriers to entry encourages more players to participate in the market, driving innovation and improving consumer choices.

## 3.2 Platform Objectives



The primary objective of Choise.ai is to democratize access to crypto finance by providing a unified platform that combines the strengths of CeFi and DeFi. Through seamless integration and innovative features, Choise.ai aims to:



### Simplify the user experience

Everything becomes simple for people who are just getting into the crypto space. The internal protocol allows for the implementation of different solutions without requiring users to switch blockchains or install multiple applications. Everything is accessible through a single customizable app interface.



### Access to additional earning opportunities

Such integration will enable anyone — even crypto novices — to easily participate in farming, decentralized exchanges, and liquidity pools with just one click.



### Integration of advanced Web3 solutions into traditional business

Choise.ai expands the possibilities of the crypto industry by incorporating unique solutions into various projects, thus increasing mass adoption of cryptocurrency among users of banks and fintech companies.

## 3.3 Platform Features

Choise.ai's technology architecture is built on a solid crypto-fiat infrastructure, robust blockchain protocols, smart contract features and scalable solutions. At the core of Choise.ai lies a comprehensive array of features designed to empower users with unparalleled flexibility and accessibility to crypto finance. These features include:



### Seamless crypto purchasing and swapping

Users can effortlessly buy and swap cryptocurrencies within the Choise.ai platform, facilitating swift transactions and asset management.



### Access to DeFi protocols aggregator

Through the DeFi protocols aggregator, users gain access to a diverse range of decentralized finance protocols. This aggregation streamlines the process of yield farming and staking, maximizing potential profits for users.



### Non-custodial wallet

The non-custodial wallet provided by Choise.ai ensures that users retain full control and ownership of their assets. This wallet not only facilitates earning interest but also enables engagement with blockchain games, dApps, DeFi platforms, and NFTs.

# 4. CHO Tokenomics

The CHO token lies at the heart of the Choise.ai platform, serving as a fundamental component of our ecosystem. Designed to enhance user experience, foster community engagement, and drive platform growth, the CHO embodies our commitment to innovation, inclusivity, and sustainability in the crypto finance space.

## 4.1 Reason for Creating a New Token

Originally, there was the CRPT token, which was the native token of the Crypterium platform, but as the ecosystem Choise.ai began to develop, a whole ecosystem started to emerge. And since the ecosystem has much more functionality and products, it needed its own token that meets all user requests and unites all products within the ecosystem. Thus, the new CHO token was created. CHO token boasts:



### Enhanced Utility

The new CHO token offers expanded utility within the Choise.ai ecosystem, granting users access to a wider range of features, services, and opportunities. Whether it's accessing premium features or engaging in token-based incentives, the new CHO token opens doors to unparalleled possibilities.



### Feedback Mechanisms

CHO provides users with the opportunity to actively participate in the development of the platform through participation in Cusdev sessions and surveys. This allows the platform to adapt to the current needs of customers and provide a more inclusive and user-oriented decision-making process.



### Integration with Additional Features and Services

The new CHO token is seamlessly integrated with additional features and services, enriching the user experience and driving platform innovation. From liquidity provision to ecosystem growth initiatives, the new CHO token serves as a catalyst for the expansion and evolution of the Choise.ai ecosystem.



## 4.2 Lockup, Vesting, and Allocations

Tokens will be allocated for development, liquidity provision, community incentives, and ecosystem growth, with vesting schedules to ensure long-term stability.

We aim to have the following token allocations, lockup periods and vesting periods:

### 1 000 000 000 CHO Total Token Supply

| Entity                            | Allocation | Unlock at TGE | Lockup period | Vesting period* |
|-----------------------------------|------------|---------------|---------------|-----------------|
| Seed Round                        | 7.00%      | –             | 19 months     | 24 months       |
| Private Sale                      | 4.00%      | –             | 19 months     | 24 months       |
| Strategic Round                   | 0.25%      | 10.00%        | 6 months      | 12 months       |
| Community Pre-sale                | 0.30%      | –             | 24 months     | 12 months       |
| IDO                               | 0.32%      | 25.00%        | –             | 3 months        |
| Core Contributors                 | 2.00%      | –             | 12 months     | 48 months       |
| Community Sale                    | 0.35%      | 15.00%        | 6 months      | 6 months        |
| Team                              | 8.00%      | –             | 12 months     | 48 months       |
| Promotion                         | 43.78%     | 0.09%         | 12 months     | 48 months       |
| Cornerstone                       | 23.85%     | 2.00%         | –             | 24 months       |
| CRPT Airdrop                      | 10.00%     | –             | 26 months     | 45 months       |
| Last Call Round<br>(CHO NFT Sale) | 0.15%      | 0.69%         | 6 months      | 18 months       |

\* The lockup duration not included in the vesting timeframe, so the full allocation will be unlocked after the lockup and the vesting period

## 4.3 Utility of CHO

The CHO token is becoming a cornerstone of the Choise.ai ecosystem, marking a new milestone in its development. CHO token ownership provides users with the opportunity to participate in a variety of activities, receive rewards and grants access to premium features. Here is the functionality we offer our token holders:

### Point-based loyalty program



The points system is designed to reward the completion of critical activities that contribute to the growth and development of the Choise.ai ecosystem (blockchain transactions, token staking and increasing total blockchain value (TVL)). CHO token holders will be rewarded based on the degree of active participation in the ecosystem. In total, about 30% of all CHO tokens will be distributed in three stages.

### Staking program with revenue sharing



A key element of CHO's staking program is the ability to farm the VLT token, which is a unique tool to distribute a portion of the rewards pool generated by Vault. This initiative not only rewards our loyal community, but also encourages deeper engagement in the success of our ecosystem. To participate in VLT farming, CHO tokens must be deposited in one of the specially created pools. Rewards in VLT are calculated automatically based on the volume of CHO tokens staked.



### Burning Mechanism

When a crypto fiat transaction or a transaction that has a commission, 20% will be allocated from the margin of the transaction. Of this, 10% will go to burning (redemption and burning).



### Fees reduction

CHO token can be used in the Choise.ai ecosystem to reduce commissions.

### Core token in the Tringlr technology



Tringlr allows users to simultaneously receive the benefits of decentralized storage and centralized use of funds to make payments, allowing them to transfer funds to bank cards or bank accounts. CHO will be used as a token for transactions, transfers, fee for wallet storage and incentivization of the work done by secure agents. This gives a boost to the growing CHO economy, opens new opportunities, and creates new use cases.

### Feedback mechanism

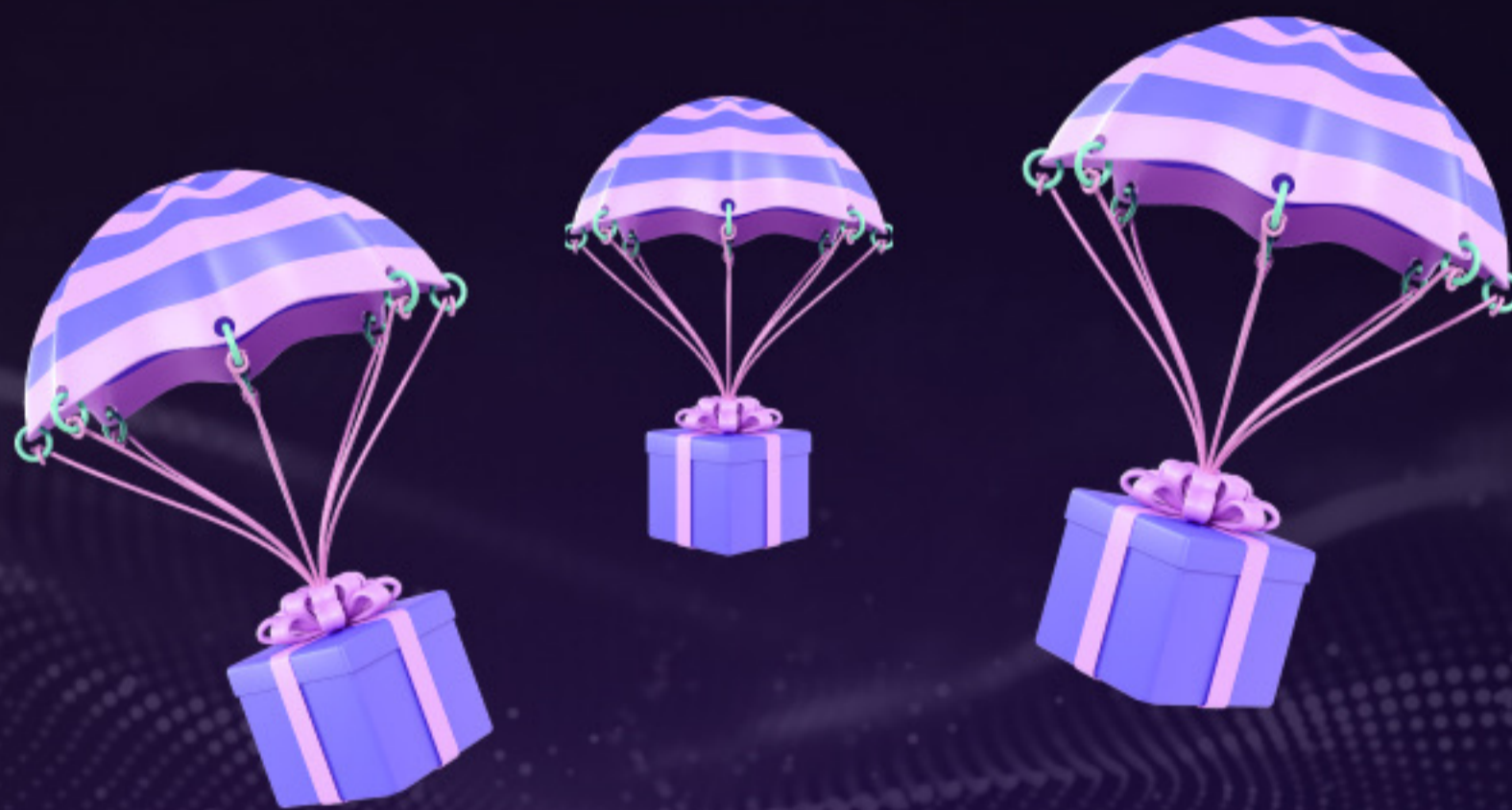


Through Cusdev sessions and surveys, CHO gives users the chance to actively contribute to the platform's development. As a result, the platform is able to adjust to the demands of its users and offer a decision-making process that is more inclusive and user-focused.

## 4.4 Airdrop

Within this event, users will receive a reward upon reaching a certain price of CHO. To participate, users must stake minimum \$300 worth of CHO, which cannot be withdrawn until the event is achieved. If the coin price remains at \$1 for 10 days, all participants of this drop will receive CHO based on the size of their stake. Users have the option to unstake their funds starting from 3 months after deposit (however, the right to participate in the drop will be forfeited). Participation in the drop will be open for 1.5 months from the announcement. 3% of the total issuance will be allocated to the drop. Out of all the CHO received, 10% will be distributed immediately, while the rest will be distributed monthly in 10% increments.

As the Choise.ai ecosystem infrastructure expands, the value of the CHO token will only increase, broadening the range of potential use cases.



# 5. Security

We at Choise.ai recognize the importance of safe use of crypto platforms and strive to give users confidence and peace of mind when using our platform and interacting with the web3 world. Within our ecosystem, we implement the following measures:



## Use of smart contracts

Utilizing smart contracts enhances user security through decentralization, transparency, immutability, automation, and funds protection on the blockchain. Smart contracts ensure secure contract execution, prevent fraud, and provide reliable storage of user funds.



## Internal security audits

Regular security audits help identify and address potential vulnerabilities in the system, ensuring a high level of protection for user funds.



## Monitoring and alerting

Implementing real-time monitoring and alerting systems help detect suspicious activities and potential security breaches, allowing for quick response and mitigation.



## User authentication

Special encrypted protocols are applied when registering in the ecosystem and entering users' email addresses, protecting the confidentiality and integrity of data. This reduces the likelihood of information interception by third parties.



## Wallet balance verification

Interacting with the ecosystem requires verifying the user's CHO balance in their wallet. This confirms the availability of the necessary tokens for participating in activities, ensuring the accuracy of transactions.



## Secure communication channels

Ensuring that all communication between users and the ecosystem is encrypted using SSL certificates prevent data breaches and unauthorized access.

## 6. Team & Contacts

The strength and vision of Choise.ai are deeply rooted in the diverse and talented individuals who comprise our dedicated team. United by a shared commitment to innovation, transparency, and the democratization of financial insights, our team brings together a wealth of experience across various domains.



### Vladimir Gorbunov

Founder at Choise.ai

- A seasoned IT entrepreneur with 15 years of experience in the industry and more than 10 successful new ventures
- Over \$500M businesses combined capitalization
- Over \$100M investments raised

Pursuing the goal of making financial services more accessible, Vladimir paid attention to the growing popularity of blockchain technologies. Since 2017, through his projects, he has been promoting the idea of simplifying real-world problems through technology and aims to smoothly increase the mass adoption of blockchain-based solutions in everyday life.

In 7 years of productive work, the projects have spread to 170+ countries, reaching 1M+ registered users and \$1B turnover in past 12 months.



### Austin Kimm

CEO at Vault

- Over 25 years of business experience with a focus on insurance (life and pensions), asset management, consulting, and financial service providing
- Over \$1B businesses combined capitalization
- Over \$200M total value investments exits for shareholders

Experienced Financial Services CEO of numerous companies, including one of Russia's largest insurance Groups, Renaissance, and founder or leading executive in ground-breaking Fintech companies such as Crypterium, PayQR and lately, founder and CEO of Vault, a leader in crypto-friendly BaaS white label services.



### Andrey Diyakonov

Chief Commercial Officer (CCO) at Vault

- Over 10 years of business experience in business development, sales, marketing, and project management
- Led the sales at LATOKEN supporting their rise to a top 10 exchange platform
- Led Choise.com to over 1m registered users

Andrey is a business development executive with a proven track record of engaging customers, strengthening partnerships, building and leading accomplishing teams in Financial Services, Crypto, Telco and Industrial Goods.

# 7. Project Roadmap

## Q3 2024 – DONE

- B2B Solution for Business Clients
- Launch of Choise.ai Airdrop Program
- Obtaining an Additional License
- New Exchange Partnership
- VLT distribution via CHO Staking

## Q4 2024

- New Exchange Partnership
- VLT Staking Goes Live
- Launch PerpeX (Perpetual DEX)
- CHO Burning using PerpeX trading fees
- Start of Vault B2B Revenue Distribution to VLT Stakers
- Trading fees distribution to CHO Stakers on PerpeX
- Vault Partners Can Pay Portion of Onboarding Fees with VLT Staking
- Secret Event
- Creation of a Global B2B vIBAN Solution

## Q1 2025

- Beta entropy L2 and Testnet
- Beta of Tringlr Wallet Tech goes live
- Launch of Exchange Engine for all Vault B2B Clients
- CHO Purchase integrated into all B2B Solutions
- Launch of Entropy Store – An App Store for AI Models
- CHO Staking integrated into all partners' B2B Solutions
- 100+ New B2B Contracts signed by Vault
- B2B White Label Infrastructure for meme coins
- Vault Secures Contracts Worth Total \$50 Million
- New Exchange Partnership
- Choise.ai Products become available for 10 Million Users through B2B and B2C rails
- Partnership with Leading Custody Provider
- Obtaining an Additional License
- Strategic Partnerships with 3 Major Blockchains (L1/L2)
- P2P Platform in B2B and B2C Products
- First 5 AI Partners Onboarded to Entropy
- Secret Event

# 7. Project Roadmap

## Q2 2025

- Launch of Multiple Trading Platforms for all B2B Clients e.g., equities, metals
- Launch of Credit Products for All B2B Partners via Vault
- Integration of Tringlr into B2B and B2C products of Choise.ai
- Fractionalized Assets Including Collateralized NFTs and RWA Lending
- New Multichain Blockchain Support in All B2B Products (EVM, Non-EVM, Bitcoin and more)
- Choise.ai Products become available for 50 Million Users through B2B and B2C rails
- Entropy L2 Hits \$2B+ TVL
- PerpeX Reaches \$1B+ in Trading Volume
- New Exchange Partnership
- Secret Event

# 8. Legal Disclaimer



## Legal Considerations, Risks And Disclaimer

Important Notice: Please review the "Legal Considerations, Risks, and Disclaimer" section carefully. We advise you to consult with legal, financial, tax, or other professional advisors or experts for further guidance before using the CHO tokens as outlined in this White Paper.

You must read the following "Legal Considerations, Risks and Disclaimer" section before: (i) making use of this White Paper and any and all information available on the website(s) of Choise.com (the "Company") located at <https://choise.com/> (the "Website"); and/or (ii) participating in the Company's token sale outlined in this White Paper (the "Token Sale"). This "Legal Considerations, Risks and Disclaimer" section applies to this White Paper and any and all information available on the Website. The purpose of this section is to outline the terms and conditions applicable to you in connection with (i) your use of this White Paper and of any and all information available on the Website; and/or (ii) your participation in the Token Sale, in each case in addition to any other terms and conditions that we may publish from time to time relating to this White Paper, the Website and the Token Sale (such terms hereinafter referred to as the "Terms"). Please note that this "Legal Considerations, Risks and Disclaimer" section may be updated from time to time and will be published as part of the latest version of the White Paper which shall be available on the Website. It is your responsibility to review the latest available version of the White Paper prior to participating in the Token Sale.

The "Legal Considerations, Risks and Disclaimer" section provided here is not comprehensive and doesn't constitute a contractual agreement. Although efforts are made to ensure the accuracy and timeliness of all information in this White Paper and on the Website (collectively referred to as "Available Information"), such content should not be considered as professional advice. The Company does not warrant or take responsibility for the precision, reliability, or current relevance of the Available Information. Those interested in the Token Sale are advised to seek independent professional advice before relying on any of the Available Information.

You risk losing all funds spent on purchasing CHO tokens. If you decide to purchase, be aware that your transaction is non-refundable and non-exchangeable.

There is no assurance that the utility of CHO tokens or the project as described in this White Paper will come to fruition.

By agreeing to these terms and conditions and using the tokens of Charism LTD, you relinquish certain rights. Using the tokens of Charism LTD means you will have no recourse or claim against Charism LTD if the tokens' utility or the project is not realized.

If you have any doubts about the contents of this White Paper, or are not prepared to lose all your investment in CHO tokens, we strongly advise against purchasing them.

Before using CHO tokens as detailed in this White Paper, we recommend consulting legal, financial, tax, and other professional advisors. It is also highly advised to seek independent legal advice regarding the legality of your participation in using the tokens within your jurisdiction.

CHO tokens are not shares or securities of any sort. They do not grant any ownership or other interest in Charism LTD. They are merely a means to potentially utilize certain services on a platform that is still under development, with no guarantee that the platform will be fully realized.

Please read the entire "Legal Considerations, Risks, and Disclaimer" section with care.

## LEGAL CONSIDERATIONS

Charism LTD has approached its Token Sale with due diligence and prudence. Considering the uncertain regulatory status of distributed ledger technologies and cryptocurrencies across various jurisdictions, Charism LTD, registered in Saint Vincent and the Grenadines, has devoted substantial effort to strategizing its business operations and future plans. The company aims to comply with all regulations of Saint Vincent and the Grenadines and, where feasible, those of other jurisdictions. However, due to the current global regulatory ambiguity, Charism cannot assure the legality of its token sale in every jurisdiction but commits to being responsive to regulatory inquiries.

CHO tokens are intended for use within the company's business platform and are not securities. Purchases of these tokens are non-refundable and non-exchangeable. Charism advises against buying tokens for speculative investment purposes. Ownership of tokens does not confer equity, governance, voting rights, or similar entitlements in Charism or its affiliated companies. Tokens are sold as digital assets, akin to downloadable software or digital music. Purchasing CHO tokens is recommended only if you have experience with cryptographic tokens, blockchain-based software, and distributed ledger technology, and after obtaining independent professional advice.

To facilitate accessibility for its clients, Charism LTD will provide information in multiple languages. In cases of discrepancies, the English version will take precedence.

## REGIONAL RESTRICTIONS

Citizens, tax residents, and/or green card holders of the following countries: (i) the United States of America; (ii) Singapore; (iii) South Korea; (iv) the People's Republic of China; or (v) any other jurisdiction that prohibits possession, dissemination, or communication of the available information and/or prohibits participation in the sale or purchase of CHO tokens or any similar activity (collectively referred to as "Restricted Jurisdictions") or any other restricted persons are not permitted to participate in the Charism token sale. The term "restricted persons" refers to any firm, company, partnership, trust, corporation, entity, government, state or agency of a state, or any other incorporated or unincorporated body or association, legally established under the laws of a Restricted Jurisdiction.

The CHO Tokens described in this White Paper are not intended to be, and shall not be considered, securities in any jurisdiction. This White Paper does not constitute a prospectus or offer document of any kind and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. Charism does not provide advice on purchasing, selling, or transacting with Tokens, and the presentation, publication, or communication of all or any part of the Available Information shall not form the basis of, or be relied upon in connection with, any contract or investment decision.

For a list of prohibited and sanctioned countries, please refer to this <https://choise.com/help/360005402279/360019668920>

## NO ADVICE

No part of the Available Information should be considered to be business, legal, financial or tax advice regarding the Company, the Tokens, the Token Sale or any of the matters to which all or any part of the Available Information relates. You should consult your own legal, financial, tax or other professional advisor regarding the Available Information. You should be aware that you may be required to bear the financial risk of any purchase of Tokens for an indefinite period of time.

## LIMITATION OF LIABILITY

Under no circumstances shall the Company or its present or past employees, officers, directors, partners, trustees, agents, advisors, contractors, or volunteers (collectively referred to as "Company Representatives") be held liable for:



# 8. Legal Disclaimer

- Any loss of profits, savings, or any indirect, incidental, special, or consequential damages resulting from your usage or inability to use the Company's services, products, or Tokens, or due to any breach of these Terms by you or any third party;
- Security risks such as cyberattacks, password or private key loss, or similar issues;
- Mistakes or inaccuracies in code, text, or graphics related to the Token Sale or any provided information;
- Any information in the provided materials or any expectations, promises, declarations, or guarantees stemming from them;
- Losses caused by the fluctuation of Token prices in various countries and on any exchange or market, whether regulated or not;
- Losses or damages related to the purchase, use, sale, or handling of the Tokens;
- Losses or damages linked to your failure to securely manage any private key for a wallet containing Tokens.

Collectively, the "Excluded Liability Matters"

The Provided Information, including the Website and White Paper, and the Tokens are offered on an "as is" basis, without any form of warranty, either explicit or implied. The responsibility and risk associated with the use of the Provided Information and the acquisition and use of any Tokens lie entirely with you. Should applicable law not permit the full application of the above-stated liability limitations, they will apply to you only within the bounds allowed by such law.

To the fullest extent permissible under applicable law, you irrevocably and unconditionally waive: (i) any and all claims (whether actual or potential, arising in any capacity whatsoever) including, but not limited to, those relating to the Excluded Liability Matters, any payments, indemnifications, or otherwise, against the Company or any Company Representatives; and (ii) absolve and release the Company and all Company Representatives from any liabilities they may have towards you. Should you, for any reason, initiate or engage in any legal proceedings concerning any claim supposedly arising upon accessing or retaining any part of the Provided Information, the following applies:

1. You confirm that you are over the age of 18;
2. You acknowledge and agree that CHO Tokens do not constitute any form of securities in any jurisdiction;
3. You acknowledge and agree that the information provided, including the White Paper and the Website, is not a prospectus or any kind of offering document, and it is not intended as an offer of securities or a solicitation for investments in any jurisdiction, and does not oblige you to enter into any legal commitment, nor does it imply that any cryptocurrency or other payment should be made based on this information;
4. You acknowledge and agree that no regulatory body has reviewed or approved the information provided, and no legal action has been or will be taken under the laws or regulations of any jurisdiction. The sharing of any part of this information with you does not imply compliance with applicable laws or regulations;
5. You acknowledge and agree that the information, the Token Sale, or future trading of CHOTokens on any exchange or market does not imply the merit of CHO, the Tokens, the Token Sale, or the information provided;
6. You confirm that the distribution or sharing of any part of this information, or its acceptance by you, is not prohibited or restricted by applicable laws, regulations, or rules in your jurisdiction. If there are any restrictions on possession, you have complied with all such restrictions at your own cost and without any liability to Charism;
7. You agree and acknowledge that, should you decide to purchase CHO Tokens, they are not to be regarded or treated as

- Currency or commodity of any kind;
- Debentures, stocks, or shares issued by any person or entity, including Charism or others;
- Rights, options, or derivatives related to such debentures, stocks, or shares;
- Rights under a contract for difference or any other contract aimed at securing profit or avoiding loss;
- Units in a collective investment scheme;
- Units in a business trust;
- Derivatives of units in a business trust;
- Any other securities or class of securities;
- Any type of investment as defined by the Financial Services (Investments and Fiduciary Services) Act of Gibraltar 1989-47 (as amended or re-enacted);
- You fully understand that you are not eligible to purchase CHO Tokens or access the provided information if you are a citizen, resident (tax or otherwise), or green card holder of a Restricted Jurisdiction or if you are a Restricted Person;
- You possess a basic understanding of the operation, functionality, usage, storage, transmission mechanisms, and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets, or other related token storage mechanisms, blockchain technology, and smart contract technology;
- You are fully aware of the risks associated with purchasing CHO Tokens, which include risks related to: (A) the Company and its business operations; (B) the Tokens; (C) the Token Sale; and (D) relying on or acting upon any part of the provided information;
- You agree and acknowledge that Charism, a company registered in Saint Vincent and the Grenadines, is not liable for any indirect, special, incidental, consequential, or other losses of any kind, whether in tort, contract, or otherwise, arising from accepting or relying on any part of the provided information;

All the above representations and warranties are true, complete, accurate, and not misleading at the time of your last access to or possession of the provided information.

## CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements in the provided information, including any public statements or press releases by Charism or its representatives that are not historical facts, should be considered as "forward-looking statements." These may include terms like "aim," "target," "anticipate," "believe," "could," "estimate," "expect," "intend," "may," "plan," "possible," "probable," "project," "should," "would," "will," or similar expressions. However, these are not the only indicators of forward-looking statements. Any comments about Charism's financial status, business strategies, plans, future industry prospects, including but not limited to Charism's revenue, profitability, growth expectations, and future trends, are forward-looking in nature. These statements are based on estimations and predictions, not on historical data. Charism makes no assertion or guarantee that these predictions or estimates are based on specific formulas, mathematical or scientific models, or any thorough or independent research. Such forward-looking statements carry known and unknown risks and uncertainties that could significantly affect the actual future results, performance, or achievements of Charism.

These factors include, but are not limited to:

- Changes in the political, social, economic landscape, and conditions in the stock or cryptocurrency markets, as well as in the regulatory environment in the countries where the Company conducts its business and operations;
- The risk that the Company may be unable to execute or realize its business strategies and future plans;
- Variations in interest rates and exchange rates for fiat currencies and cryptocurrencies;
- Shifts in the Company's expected growth strategies and internal growth;
- Alterations in the availability and fees associated with the Company's business and operations;
- Changes in the availability and salaries of employees needed by the Company for its business and operations;
- Shifts in the preferences of the Company's clients;
- Changes in the competitive conditions in which the Company operates and its ability to compete in such conditions;
- Modifications in the Company's future capital requirements and the availability of financing and capital to meet these needs;
- War or acts of international or domestic terrorism;
- Occurrences of catastrophic events, natural disasters, and acts of God affecting the business and/or operations of the Company;
- Other factors beyond the exclusive control of the Company, as well as risks and uncertainties associated with the Company, its business and operations,
- Tokens, the Token Sale, and reliance on all or part of the Available Information.

# 8. Legal Disclaimer

All forward-looking statements made by or attributable to the Company or Company Representatives are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Company to be materially different from that expected, expressed or implied by the forward-looking statements in the Available Information, undue reliance must not be placed on these statements.

These forward-looking statements are applicable only as of the later of the date of publication of the White Paper and the latest date that the Website has been updated. Neither the Company nor the Company Representatives nor any other person represents, warrants, and/or undertakes that the actual future results, performance, or achievements of the Company will be as discussed in those forward-looking statements. The actual results, performance, or achievements of the Company may differ materially from those anticipated in these forward-looking statements.

Nothing contained in the Available Information is or may be relied upon as a promise, representation, or undertaking as to the future performance or policies of the Company, including in the context of Charism. Further, the Company disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events, or circumstances, even if new information becomes available or other events occur in the future.

## RISK FACTORS

Before deciding to participate in the CHO Token Sale, it is essential that you carefully consider and evaluate each of the following risk factors and all other information contained in these Terms. To the best of the Company's knowledge and belief, all material risk factors that are relevant to your informed decision to participate in the CHO Token Sale have been outlined below. If any of the following considerations, uncertainties, or material risks materialize as actual events, it could have a significant adverse impact on the Company's business, financial position, results of operations, as well as the adoption and utilization of CHO Tokens. In such instances, the trading price of CHO Tokens (if listed on an exchange or market, whether regulated or unregulated, primary or secondary) may decline due to any of these considerations, uncertainties, or material risks, potentially resulting in the loss of some or all of your CHO Tokens or their economic value.

## RISKS RELATING TO PARTICIPATION IN THE TOKEN SALE

There is no prior market for CHO Tokens, and the CHO Token Sale may not result in an active or liquid market for CHO Tokens.

Prior to the CHO Token Sale, there has been no public market for CHO Tokens. Although the Company may use reasonable endeavors to seek approval for the availability of CHO Tokens for trading on a cryptocurrency exchange or market, there is no assurance that such approval will be obtained. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for CHO Tokens will develop, or if developed, will be sustained after CHO Tokens have been made available for trading on such a market. There is also no assurance that the market price of CHO Tokens will not decline below the original or issue purchase price (the "Purchase Price"). The Purchase Price may not be indicative of the market price of CHO Tokens after they have been made available for trading on a market.

A CHO Token is not a currency issued by any central bank or national, supra-national, or quasi-national organization, nor is it backed by any hard assets or other credit, nor is it a commodity in the traditional sense of that word. The Company is not responsible for, nor does it pursue, the circulation and trading of CHO Tokens on any market. Trading of CHO Tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any CHO Token from any holder of the CHO Token, including the purchasers, nor does anyone guarantee the liquidity or market price of CHO Tokens to any extent at any time. Furthermore, CHO Tokens may not be resold to purchasers who are citizens, nationals, residents (tax or otherwise), and/or green card holders of Restricted Jurisdictions or to Restricted Persons or to purchasers in any other jurisdiction where the purchase of CHO Tokens may be in violation of applicable laws. Accordingly, the Company cannot ensure that there will be any demand or market for CHO Tokens, or that the Purchase Price is indicative of the market price of CHO Tokens after they have been made available for trading on any cryptocurrency exchange or market.

Negative publicity may materially and adversely affect the price of the Tokens.

Negative publicity involving the Company, the Company's business platform, the Tokens or any of the key personnel of the Company and/ or regulation of distributed ledger technologies, cryptocurrencies and/or crowdsales of tokens in any jurisdiction, may materially and adversely affect the market perception or market price of the Tokens, whether or not it is justified.

There is no assurance of the success of the Choise business platform or any future functionality of CHO Tokens.

The value of, and demand for, CHO Tokens heavily depend on the performance of the Choise business platform and the continuous active engagement of its users, as well as the success of its contemplated business lines. There is no assurance that the Choise business platform will gain or continue to gain traction. Furthermore, there is no assurance that any future functionality of CHO Tokens will be realized. While the Company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the CHO Token Sale will be sufficient for the development of the Choise business platform and/or for the proper development, structuring, and licensing of the anticipated future functionality of CHO Tokens. For the foregoing or any other reason, the development of the Choise business platform and the launch of anticipated CHO Token functionality may not be completed, and there is no assurance that it will be launched at all. As such, distributed CHO Tokens may hold little worth or value, impacting their trading price.

The trading price of CHO Tokens may experience fluctuations following the CHO Token Sale.

- Cryptographic tokens, including CHO Tokens, are known for their inherent volatility, and their prices can exhibit significant fluctuations over short timeframes. The demand for CHO Tokens and their corresponding market price may undergo substantial and rapid fluctuations in response to various factors, some of which are beyond the control of Charism:
  - - Introduction of new technological advancements
  - - Speculation, recommendations, perceptions, or assessments by analysts regarding the market price of CHO Tokens or the financial and business performance of Charism
  - - Changes in market valuations and token prices of entities with business models similar to Charism, which may be listed on the same cryptocurrency exchanges or markets as CHO Tokens
  - - Announcements by Charism about significant events, such as partnerships, sponsorships, or new product developments
  - - Fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges or markets
  - - Additions or departures of key personnel within Charism
  - - Success or setbacks in the implementation of Charism's business and growth strategies
  - - Changes in conditions affecting the blockchain or financial technology industry, general economic conditions, market sentiments, or other events or factors.

These factors can impact the trading price of CHO Tokens in the market.

The funds raised in the CHO Token Sale are exposed to the risk of theft.

Charism LTD will make every effort to ensure that the funds received from the CHO Token Sale are securely held in a wallet, with access granted through private keys held by reputable and trusted entities. Furthermore, Charism LTD may implement comprehensive security measures to safeguard the received funds from the Token Sale. However, despite these security measures, there is no guarantee against theft of cryptocurrencies due to potential hacks, sophisticated cyber-attacks, distributed denial of service incidents, errors, vulnerabilities, or defects on the CHO Token Sale website, the underlying smart contract(s) governing the wallet, or the Ethereum blockchain or any other blockchain. Such events may include flaws in programming or source code that could be exploited or abused. In the event of such occurrences, even if the CHO Token Sale is successfully completed, Charism LTD may be unable to access the raised cryptocurrencies, and these funds may become unusable for the development of Choise's business platform and/or the launch of any planned Token functionality. Consequently, this could lead to a temporary or permanent disruption in the launch of Choise's business platform and the structuring and licensing of any future Token functionality. As a result, distributed CHO Tokens may have limited value, impacting their trading price.

# 8. Legal Disclaimer



## RISKS RELATING TO THE COMPANY

Choise's business platform.

Any events or circumstances that have an adverse impact on Charism or any of its successor or affiliated operating entities may likewise have a corresponding negative effect on Charism's business platform and/or any planned Token functionality. This includes aspects such as the development, structuring, and launch of Charism's business platform and any future Token functionality. Such adverse effects would consequently influence the utility, liquidity, and trading price of CHO Tokens.

Charism may face significant and adverse consequences if it fails to efficiently manage its operations as its business evolves and expands. This failure would directly impact Charism's ability to sustain or operate its business platform and/or develop, structure, and/or license any forthcoming Token functionality.

The financial technology and cryptocurrency industries in which Choise competes have experienced rapid growth in recent years and continue to evolve in response to technological advancements, changing business models, regulatory shifts, and other factors. Given this dynamic and ever-changing landscape, Choise may encounter operational challenges when adapting to these changes. The sustainability of Choise will depend on its ability to effectively manage its operations, attract and retain qualified and competent employees, and provide adequate training for its staff. As Choise's business evolves, it will also need to expand and adapt its operational infrastructure.

Choise's business relies, in part, on blockchain-based software systems, cryptocurrency wallets, or other token storage mechanisms, blockchain technology, and smart contract technology. All of these systems, tools, and skillsets constitute complex, costly, and rapidly evolving technical infrastructure. To demonstrate its ongoing ability to manage technical support infrastructure effectively for Choise's business platform, Choise will need to continually upgrade and enhance its data systems and other operational systems, procedures, and controls. These upgrades and improvements will require resource allocation and are likely to involve complex processes increasingly reliant on third-party hosted computer services that Choise does not or will not control.

If Choise is unable to adapt its systems and organization in a timely, efficient, and cost-effective manner to accommodate changing circumstances, it may adversely impact its business, financial condition, and/or operational results. Additionally, if the third parties upon whom Choise relies experience security breaches or disruptions affecting the services used by Choise, it may compromise the integrity and availability of its internal information, potentially resulting in the loss of confidential or proprietary information and/or economic losses. Such losses of financial, labor, or other resources, along with any other adverse effects on Choise's business, financial condition, and/or operations, would directly impact Choise's ability to maintain or operate its business platform and/or develop, structure, and/or license anticipated future Token functionality.

Any adverse effects impacting Choise's business or technology are likely to also adversely affect the utility, liquidity, and trading price of CHO Tokens issued by Charism.

Choise may encounter system failures, unexpected interruptions in its network or services, hardware or software defects, security breaches, or other factors that could have adverse effects on Choise's infrastructure network and/or its business platform.

Choise may face unexpected occurrences of system breaches, cyberattacks, distributed denial-of-service incidents, errors, vulnerabilities, or defects in various aspects, including Choise's business platform, the smart contracts underpinning Choise or its business platform, and the Ethereum or any other blockchain. These events could encompass, for instance, coding flaws that could be exploited or abused. Choise may not be able to detect such incidents promptly and may lack the necessary resources to efficiently manage multiple simultaneous or rapid service disruptions.

Choise's network and services, including its business platform and, if successfully structured, developed, licensed, and launched, the future Token functionality, could be susceptible to disruptions caused by various factors. These factors may include natural disasters, equipment malfunctions, network connectivity downtime, power outages, or deliberate service disruptions, such as those resulting from software viruses or unauthorized user attacks, some of which may be beyond Choise's control. There is no guarantee that future cyberattacks, such as distributed denial-of-service attacks, will not occur, or that Choise's security measures will prove effective. Choise may be at risk of infrastructure attacks aimed at stealing information about its technology, financial data, or user information, or conducting actions that could harm Choise and/or Token holders. Any significant security breaches or other disruptions that compromise the usability, stability, and security of Choise's business platform may have an adverse impact on the utility, liquidity, and trading price of the CHO Tokens issued by Charism.

The Company may in the future be dependent in part on the location and data center facilities of third parties.

In the future, Choise may partially rely on the location and data center facilities of third-party providers.

Choise's future infrastructure network may be established, either wholly or in part, by utilizing servers that it either owns and houses in the facilities of third-party providers or rents from third-party data center facilities. If Choise is unable to renew its data facility leases on commercially reasonable terms or at all, it may be necessary to relocate its servers to a new data center facility, incurring significant costs and potential service interruptions in the process. These facilities are also susceptible to damage or disruption due to various factors, including natural disasters, arson, terrorist attacks, power outages, and telecommunication failures.

Furthermore, the third-party providers of such facilities may experience security breaches as a result of third-party actions, employee errors, malfeasance, or other factors, potentially leading to unauthorized access to the data stored on those servers. Choise and the providers of these facilities may be unable to predict these techniques or implement adequate preventive measures.

General global market and economic conditions can have an adverse impact on Choise's operational performance, financial results, and cash flows.

The Company may also be impacted by prevailing global economic and market conditions. The volatile global economy has, at times, contributed to slowdowns in the broader information technology industry. Economic weaknesses could potentially have adverse effects on the Company's business, operations, and financial health, including reduced revenue and operating cash flows, as well as difficulties in securing future equity and debt financing on reasonable terms. Additionally, during economic downturns, the Company may experience reduced activity and usage of its business platform, which could lead to delays or cancellations in the development, structuring, licensing, or launch of planned Token functionality.

Suppliers providing servers, bandwidth, and other services to the Company may also be adversely affected by economic conditions, which, in turn, could impact the Company's operations and expenses negatively. Therefore, there is no guarantee that current or worsening economic conditions, including prolonged recessions, will not significantly and adversely affect the Company's business, financial status, and operational results. Consequently, this could have a ripple effect on the Company's business platform and its ability to develop, structure, license, and launch any future Token functionality. Such circumstances would correspondingly influence the utility, liquidity, and trading price of the Tokens.

The Company or the Tokens may be impacted by newly enacted regulations.

# 8. Legal Disclaimer



While distributed ledger technologies, businesses, and activities, as well as cryptocurrencies and cryptocurrency-related businesses and activities, have generally operated without significant regulation globally, regulatory authorities in various jurisdictions have expressed interest in implementing regulatory frameworks for these areas. The Company or the Tokens could be affected by newly enacted regulations related to distributed ledger technologies, associated businesses and activities, cryptocurrencies, and cryptocurrency-related businesses and activities. This could necessitate compliance measures and responses to queries, notices, requests, or enforcement actions from regulatory authorities, potentially resulting in substantial costs and requiring significant modifications to the Company's business platform and/or the anticipated Token functionality. These changes may impact the attractiveness, practicality, or functionality of the Company's business platform and/or the anticipated Token functionality for users, potentially leading to reduced demand for the Company's business platform and Tokens. Furthermore, if the costs, whether financial or otherwise, associated with complying with these newly enacted regulations become excessive, it may no longer be commercially viable to maintain the Company's business platform and/or develop, structure, license, and/or launch the anticipated Token functionality. In such cases, the Company may choose to discontinue its business platform, anticipated Token functionality, and/or Tokens. Additionally, it is challenging to predict how and to what extent governments or regulatory authorities may alter laws and regulations pertaining to distributed ledger technology and its applications, including the Company's business platform, anticipated Token functionality, and/or Tokens. The Company may also be compelled to cease operations in jurisdictions where it is illegal to operate or where obtaining the necessary regulatory approvals is commercially unfeasible or undesirable. In such scenarios, the utility, liquidity, and/or trading price of Tokens may be adversely affected, and Tokens may cease to be traded.

Unforeseen risks may arise from the Tokens.

Cryptographic tokens like the Tokens represent a relatively recent and evolving technology. In addition to the risks outlined in the preceding section on risk factors, there are additional risks associated with acquiring, holding, and utilizing the Tokens, some of which may not be foreseeable by the Company. These risks could manifest as unexpected variations or combinations of the risks detailed above.

## PRIVACY POLICY

By purchasing Tokens, you consent to the processing of your personal data (such as your email address, name, address, and other personally identifiable information) by Choise for its business-related purposes or for the purposes of developing, promoting, and communicating about Choise's business platform and the Tokens. Choise commits to maintaining the privacy of your email address and other personal data, and will not disclose it to the public (e.g., by adding it to any external lists or selling it to third parties).

## DISCLAIMER

The presentation of the Available Information is solely for informational purposes. Anyone interested in purchasing Tokens and participating in the Token Sale should consider the various risks prior to making any kind of decision regarding the Token Sale. The Available Information does not constitute any advice by Choise or by Choise representatives, nor does it serve as a recommendation to any recipient of the Available Information, whether related to participating in the Token Sale or any other matter. The Available Information may not necessarily cover or claim to encompass all the risk factors associated with Charism, Choise's business platform, the Tokens, the Token Sale, any future Token functionality, or the Available Information. All participants must conduct their own independent evaluation, including necessary investigations, regarding the merits of participating in the Token Sale, and they should seek their own independent professional advice.

Participants in the Token Sale should consult and rely on their own investment, accounting, legal, and tax representatives and consultants regarding matters related to Charism, Choise's business platform, the Tokens, the Token Sale, any future Token functionality, and the Available Information, and they should assess the financial risks, consequences, and suitability of acquiring Tokens. The purchase of Tokens involves substantial risk and may entail extraordinary risks that could result in a loss of all or a significant portion of the funds or monetary value used to acquire Tokens. Participants in the Token Sale are strongly advised to fully comprehend, be aware of, and accept the characteristics of Charism, Choise's business platform, the Tokens, the Token Sale, any future Token functionality, and the Available Information. If you are unwilling to accept any or all of these terms or the risks outlined in these terms, it is strongly recommended that you refrain from participating in the Token Sale.

No guarantee or assurance is provided by Choise or its representatives that the proposals, objectives, and/or outcomes of Choise set forth in the Available Information will be fully or partially achieved. You are encouraged to consider whether participation in the Token Sale is suitable for you, taking into account your personal and financial circumstances and your financial resources.

## OFFER OF SECURITIES OR REGISTRATION

The distribution or dissemination in any way of all or any part of the Available Information may be prohibited or restricted by the laws, regulatory requirements, and rules of certain jurisdictions. If such restrictions apply, you are responsible for familiarizing yourself with them and complying with any such restrictions that apply to your possession and/or dissemination of all or any part of the Available Information at your own expense and without imposing any liability on the Company.

Individuals who have received a copy of all or any part of the Available Information, been granted access to it, or otherwise have it in their possession shall not circulate, reproduce, or otherwise distribute any information contained herein for any purpose whatsoever, nor shall they permit or cause such actions to occur.

## NO OFFER OF SECURITIES OR REGISTRATION

This White Paper is not a prospectus or any form of offer document and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No individual is obligated to enter into any contractual or legally binding agreement, and no cryptocurrency or any other form of payment should be accepted based on any part of the Available Information. Any agreement related to the sale and purchase of Tokens will be governed solely by the terms and conditions of that agreement and no other document. In case of any inconsistencies between the terms and conditions of the agreement and the Available Information, the terms and conditions of the agreement shall take precedence.

You are not eligible to purchase any Tokens in the Token Sale if you are a citizen, resident (tax or otherwise) or green card holder of a Restricted Jurisdiction or you are a Restricted Person. No regulatory authority has examined or approved any part of the Available Information. No such action has been taken or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. The publication, distribution, or dissemination of the Available Information does not imply compliance with the applicable laws, regulatory requirements, or rules.