



Whitepaper 1.2

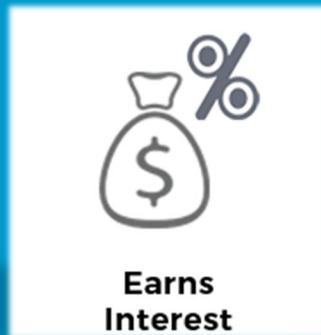
December 29, 2020

Earning high
interest has never
been so easy



Bridge Between CeFi and DeFi

SwanFinance offers an easy to use interface for earning interest on a centralized platform, while simultaneously allowing users to earn additional interest on the SwanCredit decentralized platform for peer to peer lending.



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Legal Disclaimer and Risks

This whitepaper is a work in progress and the contents may change over time. Please review and examine future versions of the whitepaper. The SwanFinance platform and the functionality of the SWAN token may change and differ from the terms stated in this whitepaper.

We aim to follow all the laws and regulations governing the sale of tokens and the operations of cryptocurrency platforms. Due to changing laws or government scrutiny, the utility of the SWAN tokens and the operations of Swan Finance LLC may be adversely affected. The terms of this whitepaper do not constitute investment advice. Please consult your own lawyers, accountants, and financial advisors prior to purchasing SWAN tokens.

The SWAN token sale and the terms of this whitepaper are conducted through Swan Finance LLC located at Suite 305, Griffith Corporate Centre, Beachmont, Kingstown, St. Vincent and the Grenadines.

The purpose of purchasing SWAN tokens should not be an expectation of investment gains. SWAN tokens do not entitle you to any equity ownership, corporate governance, dividend income, voting rights, or any other rights and entitlements to Swan Finance LLC or any related companies. The SWAN tokens are sold as digital assets that provide some utility functions, such as triggering benefits of higher interest rates and lower fees. The purchase and sale of SWAN tokens may cause tax consequences in certain countries. Please consult with your tax professionals regarding tax implications.

* Citizens and residents from the following countries are not allowed to participate in the SWAN token sale at this time: Afghanistan, Albania, Bahamas, Botswana, Cambodia, Cuba, Ghana, Iceland, Iran, Iraq, Jamaica, Mauritius, Mongolia, Myanmar, Nicaragua, North Korea, Panama, Pakistan, Syria, Sudan, Trinidad and Tobago, Uganda, United States of America, Vanuatu, Yemen, and Zimbabwe.

Each person should carefully consider the risks and the information available to you. There is no prior market for the SWAN tokens, and the token sale does not guarantee any gains or income. Future sales, issuance, and listing of the SWAN tokens on exchanges could materially and adversely affect the market price of the SWAN tokens. There is no assurance of the success and viability of the Swan Finance platform and token functionality. Hackers may attack and steal from the platform and the wallets, causing heavy damage and loss. The data and funds of Swan Finance LLC may be compromised by hackers or system failures.

Problem: Low Interest Rates



0.06% APY



0.05% APY



0.01% APY



1% APY

It is not people robbing banks, but banks robbing people. When you put your savings into a bank account, you are decreasing the value of your money. Why? Inflation is about 2% per year in the US. If you look at the interest rates offered by major US banks, it is usually less than 1%.

Sure, it feels safe, because you see a security guard standing near the front entrance. You see the bank vaults. But in the back, the higher ups are busy counting all the money they are making from the high interest they earn from lending out the money that you give them at a very low interest rate.

In some countries, the inflation rate is as high as 2,000%. It makes no sense to put your money in a bank that pays you only 1% interest or less. This is why you deserve better.

Solution: High Interest Rates



Up to 20% per year



Up to 12% per year



Up to 12% per year



Up to 12% per year

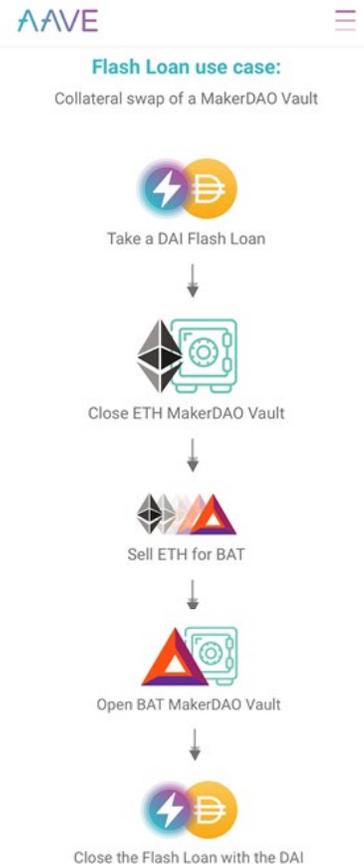
We want to help you earn back the money that you deserve. You work hard for your pay, but stores keep raising their prices. Banks pay you very little interest, so they can make big profits.

This doesn't help you.

We are able to offer you high interest rates, because we work hard and we work smart to make it happen. We are on your side. We want you to have a secure, reliable place where you can make your money work hard for you.

We launch the SwanFinance platform with buying and staking of SWAN tokens. We will add BTC, ETH, XLM, and USDT in the coming weeks. Gradually, we will add more and more cryptocurrencies and stablecoins, so you can earn high interest.

Problem: Difficult to Use Platforms

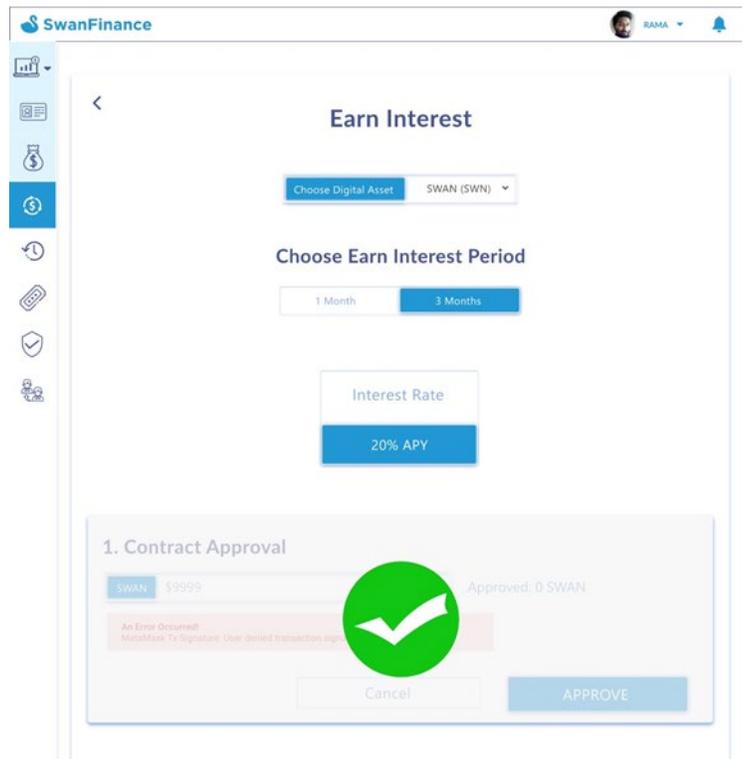


One of the highlights of year 2020 was the rise of DeFi platforms that offered a way to earn higher interest rates than what you get normally from banks. Sure, it is great for developers who understand how it works. It's wonderful for financial whiz kids who understand what they are talking about.

But what about the average person who doesn't understand fancy financial instruments? What about the person who is curious about investing in cryptocurrencies, but finds it difficult to understand how it works?

It is an obstacle for billions of people who want to earn higher interest rates than what they are getting from their banks. It is a hindrance for people who want to protect themselves against the high inflation they face in their countries.

Solution: Easy to Use Interface



We worked hard to create a simple and easy to use platform,
so easy your grandma can use it.

Create your account.

Buy SWAN tokens.

Choose 1 month or 3 month lockup period.

Start earning high interest.

Why Now



We are in an ascending uptrend in the crypto market. Based on historical chart patterns, Bitcoin and the rest of the crypto market trend much higher after each Bitcoin halving event.

DeFi platforms are gaining popularity and traction, and Ethereum 2.0 will cause an increase in demand of ETH and lead to an increase in transaction speed.

The acceptance of cryptocurrencies is accelerating, as publicly listed US corporations announce investments in Bitcoin, and companies like PayPal enable buy and sell of cryptocurrencies. The users of PayPal and Square alone buy up all the newly mined Bitcoins. There are 18.6 million mined Bitcoins. 12 million Bitcoins are held long term. 3 million are lost forever due to lost passwords and private keys. This means 1.2 billion new buyers are chasing after only 3.6 million Bitcoins available to be sold on exchanges and wallets.

Market Size

\$13.37 Billion USD
Total Value Locked in DeFi

\$498.69 Billion USD
Total Crypto Market Value

Total Value Locked (USD) in DeFi

[TVL\(USD\)](#) | ETH | BTC

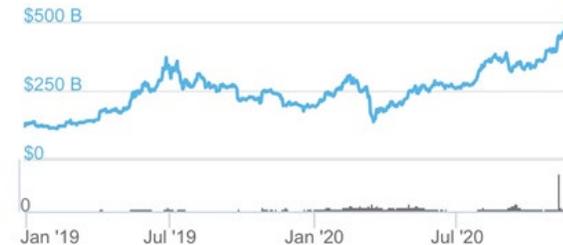
All | [1 Year](#) | 90 Day | 30 Day



Total Market Capitalization

Linear Scale Log Scale

Zoom 1d 7d 1m 3m 1y YTD ALL



The data is from November 18, 2020

Competitors

Competitors' Interest Rates



Crypto.com pays up to 12% APY for stablecoins and up to 6.5% for cryptocurrencies



Nexo pays daily up to 12% APY compounded interest and allows withdrawals at any time.



Aave pays up to 11% APY



Harvest.Finance pays up to 19% APY

Competitors' Advantages

2 million monthly active users

Daily interest payout and anytime withdrawal

Open source noncustodial protocol for earning interest from other DeFi tokens

Automatically farms and optimizes the highest yield available from other DeFi platforms

Platform Launch

SwanFinance Platform

The initial platform launch is on Tuesday, December 29 at 8 am London time.

| | |
|---------|--|
| Do | When the platform launches, you can do the following: |
| Sign up | Sign up for an account |
| Buy | Buy SWAN tokens using BTC, ETH, XLM, and USDT |
| Stake | Stake \$2,000 of SWAN tokens to trigger higher interest rates and lower fees |
| Claim | Claim weekly interest payouts by locking up SWAN tokens for 1 month or 3 month periods |
| Refer | Receive a referral link to earn 50,000 SWAN tokens for referring others who sign up for an account |
| Receive | Receive SWAN tokens for the airdrop, bounty program, email newsletter subscription, and referrals |

SWAN Token Sale

While we have the token sale, we will add the earn interest feature for BTC, ETH, XLM, and USDT

| Fundraise Rounds | Bonus SWAN | SWAN Tokens For Sale | Total USD Fundraise |
|-----------------------|------------------|----------------------|---------------------|
| 1 st Round | 25% | 2,000,000,000 | \$2,000,000 |
| 2 nd Round | 20% | 2,000,000,000 | \$2,000,000 |
| 3 rd Round | 15% | 2,000,000,000 | \$2,000,000 |
| 4 th Round | 10% | 2,000,000,000 | \$2,000,000 |
| 5 th Round | 5% | 2,000,000,000 | \$2,000,000 |
| 6 th Round | 0% | 2,500,000,000 | \$2,500,000 |
| Total | 1 SWAN = \$0.001 | 12,500,000,000 | \$12,500,000 |

Platform Wallets

| Cryptocurrency | Wallet Type | Purpose |
|----------------|----------------------|--|
| SWAN | Account Wallet | Deposit and withdrawal, receive weekly interest payout, receive bonus |
| SWAN | Stake Wallet | Stake \$2,000 of SWAN to trigger higher interest rates and lower fees |
| SWAN | Earn Interest Wallet | Earn interest for 1 month or 3 month lockup periods, Use as loan collateral for the SwanCredit platform in the future |
| BTC | Account Wallet | Deposit and withdrawal, receive weekly interest payout |
| BTC | Earn Interest Wallet | Earn interest for 1 month or 3 month lockup periods, Use as loan collateral for the SwanCredit platform in the future |
| ETH | Account Wallet | Deposit and withdrawal, receive weekly interest payout |
| ETH | Earn Interest Wallet | Earn interest for 1 month or 3 month lockup periods, Use as loan collateral for the SwanCredit platform in the future |
| XLM | Account Wallet | Deposit and withdrawal, receive weekly interest payout |
| XLM | Earn Interest Wallet | Earn interest for 1 month or 3 month lockup periods, Use as loan collateral for the SwanCredit platform in the future |
| USDT | Account Wallet | Deposit and withdrawal, receive weekly interest payout |
| USDT | Earn Interest Wallet | Earn interest for 1 month or 3 month lockup periods, Use as loan collateral for the SwanCredit platform in the future |

Platform Wallets

As you can see from the previous chart, each cryptocurrency and stablecoin available on the SwanFinance platform will have 2 wallets on the platform.

The **Account Wallet** is for holding the cryptocurrency and stablecoin until you decide to lock up to earn interest, or to deposit more cryptocurrencies, or to withdraw into outside wallets. Bonus SWAN tokens are transferred into this account as well.

The **Earn Interest Wallet** is where the cryptocurrencies and stablecoins are locked up for one month or three month periods to earn interest. When the SwanCredit platform is developed, you can also use the locked up cryptocurrencies in the Earn Interest Wallet to simultaneously earn additional interest by lending to others on the SwanCredit decentralized platform.

The **SWAN Stake Wallet** is only for the SWAN token. To earn the highest interest rates on the SwanFinance platform and to pay the lowest fees on future platforms, you must lock up \$2,000 of SWAN tokens in this wallet and keep it there. As long as you lock up \$2,000 of SWAN tokens, you qualify to earn the highest interest rates and to pay the lowest fees. The lockup period is 4 months for the SWAN Stake Wallet. You earn 14% APY interest for the SWAN tokens locked up in the SWAN Stake Wallet.

Platform Instructions

If you want to earn the highest interest rates on the SwanFinance and SwanCredit platforms and pay the lowest fees on future platforms, then you must follow this procedure:

- 1) Sign up for an account
- 2) Go through the KYC verification
- 3) Deposit BTC, ETH, XLM, or USDT to buy SWAN tokens
- 4) Buy at least \$2,000 of SWAN tokens = 2,000,000 SWAN tokens
- 5) Lock up the 2,000,000 SWAN tokens in the SWAN Stake Account
- 6) Choose 1 month or 3 month lockup period to earn interest in the Earn Interest Account

Caution: If you do not lockup 2,000,000 SWAN tokens in the SWAN Stake Account, then you earn interest rates that are 4% lower, when you lock up SWAN tokens and other cryptocurrencies in the Earn Interest Wallet.

There are 3 wallets for the SWAN token: Account Wallet, SWAN Stake Wallet, and Earn Interest Wallet. If users lock up \$2,000 of SWAN tokens (2 million SWAN tokens) in the SWAN Stake Wallet, then users will get the higher interest rates when they lock up SWAN tokens and other cryptocurrencies in the Earn Interest Wallets. Users still earn 14% APY for the 4 month lockup period in the SWAN Stake Wallet.

Platform Feature: Earn High Interest

First lock up 2,000,000 SWAN tokens in the SWAN Stake Wallet, then lock up SWAN tokens and other cryptocurrencies in the Earn Interest Wallets. You can earn the higher interest rates.

| Cryptocurrency | Lockup Period | Interest Rate Earned Per Year |
|-------------------------|---------------|-------------------------------|
| SWAN | 1 month | 16% |
| SWAN | 3 months | 20% |
| BTC, ETH, XLM, and USDT | 1 month | 8% |
| BTC, ETH, XLM, and USDT | 3 months | 12% |

Without locking up 2,000,000 SWAN tokens in the SWAN Stake Wallet, your interest rates are 4% lower.

| Cryptocurrency | Lockup Period | Interest Rate Earned Per Year |
|-------------------------|---------------|-------------------------------|
| SWAN | 1 month | 12% |
| SWAN | 3 months | 16% |
| BTC, ETH, XLM, and USDT | 1 month | 4% |
| BTC, ETH, XLM, and USDT | 3 months | 8% |

Platform Feature: Earn More Interest

Smart Contracts

Besides earning high interest on the SwanFinance platform, users will be able to use their cryptocurrencies locked up in the Earn Interest Wallets as collateral to lend out to others on the SwanCredit decentralized platform.

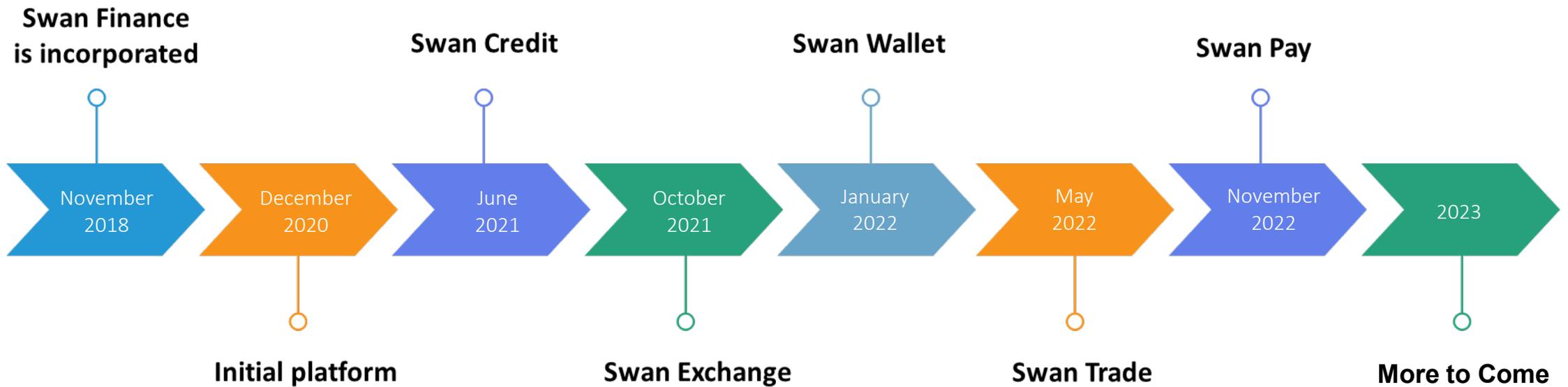
When a SwanFinance platform user wants to lend to others in the SwanCredit platform, he goes to the SwanCredit platform tab to choose which cryptocurrency and which loan period he wants. After the crypto loan is chosen, the smart contract determines the collateral amount and interest rate based on supply and demand on the SwanCredit platform. If the SwanFinance platform user accepts the crypto loan terms, then the smart contract handles the automatic conversion of the cryptocurrency to a compatible token for the Ethereum network.

Automatic Credit Swap

In order to facilitate the lending of cryptocurrencies that are not compatible with the Ethereum network, a conversion must be made to an ERC20 token or similarly compatible token so that it can interact with the smart contracts managing the SwanCredit platform.

As an example, XLM (Stellar Lumens) will be automatically converted to a compatible token that can interact with smart contracts on the Ethereum network. Then when the crypto loan is completed on the SwanCredit platform, the user will receive the principal loan amount and the interest in the original XLM on the user's wallets in the SwanFinance platform.

Road Map



Business Model

Interest Income

One of the ways that we generate revenue is by lending out crypto deposits to major crypto trading firms to earn interest income.

Investment Gains

A second way that we generate revenue is by investing crypto deposits with major crypto trading firms to earn trading gains and by benefiting from the increased value of cryptocurrencies.

Commission

A third way that we generate revenue is by collecting commission on the lending and borrowing transactions that take place on the SwanCredit platform.

SWAN Token

| Token Name | Swan |
|----------------------------------|--|
| Token Ticker Symbol | SWAN |
| Issuing Entity | Swan Finance LLC |
| Token Total Supply | 50,000,000,000 |
| Token Contract Address | 0xadCc610F96c386d78f68b7f0a04e3a7C8fF94fF8 |
| Token Distribution | Token Sale |
| Token Price for Token Sale | \$0.001 each |
| ERC20 Token Smart Contract Audit | Audited by Certik.io |

SWAN Token

Token Allocation

| Company Wallets | SWAN Token Allocation |
|------------------------|-----------------------|
| Reserve Wallet | 40% (20 billion) |
| Interest Payout Wallet | 20% (10 billion) |
| Team Members Wallet | 10% (5 billion) |
| General Fund Wallet | 2% (1 billion) |
| Token Sale Wallet | 28% (14 billion) |
| Total | 50 billion |

Use of Funds

| Purpose | Amount in USD |
|------------------------|----------------|
| Reserve Funds | \$3.7 million |
| Operations | \$2.3 million |
| Sales + Marketing | \$1.2 million |
| Research + Development | \$1.3 million |
| Investment Funds | \$4 million |
| Total | \$12.5 million |

Security

Developing

Our developers took care and caution in writing code that is stable and secure from malicious attacks.

We use encryption and authentication methods to secure data and funds.

Testing

We will employ third party companies to carry out penetration tests and platform security tests. Bitscan and BNST will conduct these tests on a regular basis.

Monitoring

Our security team members and third party companies will jointly monitor the URLs, IP addresses, and platform access points on a daily 24/7 basis.

Team Members



John Ro
CEO & Founder



Tony Fan
Director of Asia Pacific



Yusuke Ochi
Risk & Compliance Officer,
Financial Analyst



Michael Lee
Senior Software Engineer



Chaeho Lim
Cybersecurity Expert



Harly Zappino
Legal Counsel



Paul Goncharoff
Corporate Advisor



Ann Siciova
Community Development

Social Media

Thanks for your interest

Join us on social media
like the rest of the
34,000 followers
and counting

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