



Gold Apple Tree  
Nice Deal Nice Life

# White Paper 2024

Version 1.0



# Table of Contents



I. SUMMARY - Gold related Background Information	03
II. Key Features	05
III. Gold Apple Ecosystem - Overview	07
IV. Gold Apple Token	18
V. GATD Stable Token	19
VI. Gold Apple Wallet	21
VII. To Purchase GAT	22
VIII. Fund Management Plan	23
IX. Payment Method	25
X. Business Structure	27
XI. Team	31
XII. Partner	34
XIII. Project Roadmap	35
XIV. Disclaimer	36

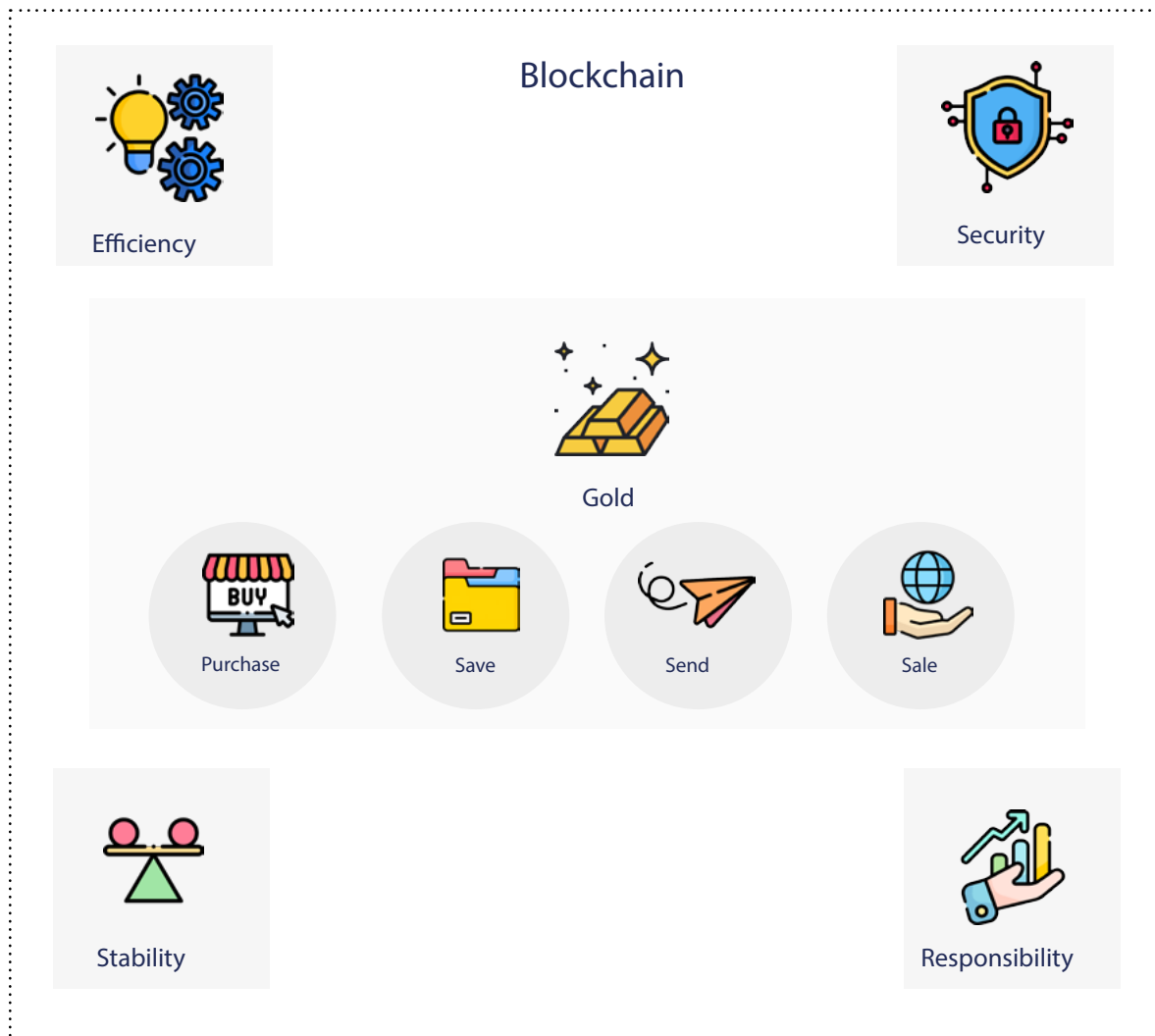


## 1.0 Summary - Gold related Background Information



Gold Apple Token (GAT) is a cryptographic token built on the Ethereum network using the ERC20 standard. We set up real gold as safeguard, which is in turn supported by physical gold held at Gold Apple. GAT is the first gold token on the public blockchain that is supported by the guaranteed gold. It combines the Gold Apple expertise, scale and tradition of quality in gold production and storage with the innovative advantages of blockchain technologies. GAT is an institutional-grade product, bringing unprecedented efficiency, security, reliability and trust to holding and trading physical gold on the blockchain. GAT is fully integrated with Gold Apple's existing wallet platform, which is also based on blockchain technology. It offers the direct exchange of GAT for GAT holders.

GAT is a tokenized representation of ownership of underlying Gold Apple platform. Each issuance of GAT corresponds to specific underlying Gold Apple App which is held on trust, by a custodian, for the token holder. Each certificate is recorded by the custodian separately, without being pooled, combined or commingled with other certificates.



Blockchain based GAT



## 2.0 Key Features

Unique features and benefits of GAT:



### Supported by Real gold

Gold Apple Token is a tokenized version and it is available in Gold Apple wallet issued by Gold Apple. Gold Apple Token (and hence GAT) is supported by physical gold.



### Fungible

Convertible/redeemable via GAT into a range of Gold Apple products. This makes GAT tradable against traditional gold products. This portion of GAT can be cashed out through interpersonal transactions.



### Price stability

Representing physical gold, GAT offers token holders risk diversification and hedging against market volatility at superior credit quality while avoiding costly conversions between fiat and crypto.



### Scalable

GAT are—through the Gold Apple wallet—supported by physical gold held in Gold Apple's inventory, allowing for billions of dollars' worth of tokens to be issued.



### Real-time auditability

The amount of gold represented by the issued GAT can be verified against the gold holding balance on Gold Apple Wallet accounts, posted by Gold Apple on their website <https://goldappletree.com>



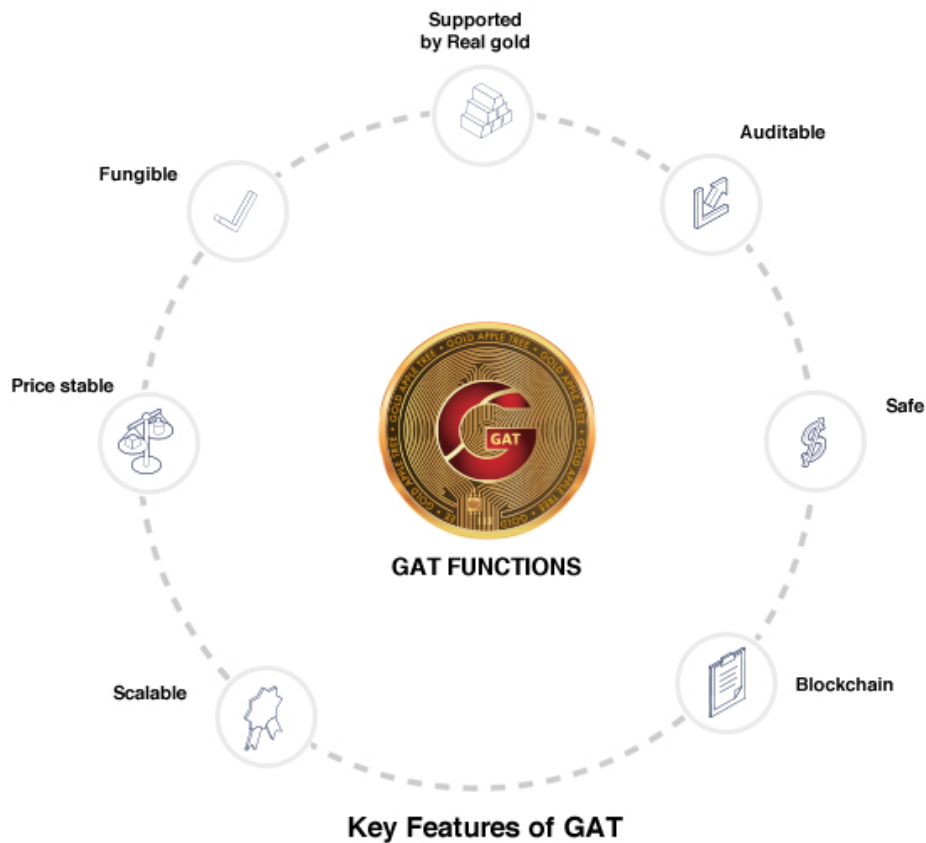
### Safe storage of value

Historically, gold has been one of the most effective stores of value, both as a hedge against inflation and volatility, and as a price stable asset. GAT introduces official-grade gold to the blockchain, allowing digital asset investors to tap into the historically proven investment benefits of gold.



### Retail gold buyers on the blockchain

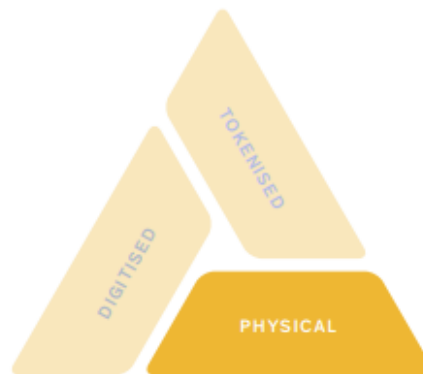
Cost efficient, secure and trusted : Gold Apple is a desirable product for individuals seeking to buy institutional-grade gold on the blockchain.





## 3.0 Gold Apple Ecosystem - Overview

### 1. Gold - Global Currency, Safe Haven, Luxury, Beauty



#### 1. The relevance of gold as a strategic asset–The World Gold Council 23 January, 2018

There is no other asset more closely associated with the holding, exchange and preservation of value than gold. For thousands of years people have relied on gold as a secure, stable and safe store of their wealth. Physical gold carries no counterparty risk, which makes it an ideal vehicle to mitigate losses in times of market stress.

Gold is one of the most effective diversifiers that can serve as a hedge against downside price risk and inflation, particularly when considering the current elevated valuations of many global asset markets and the large debt levels in many economies. Investors rely on gold during periods of market uncertainty, pushing demand up when “risk on” assets tumble.

Furthermore, gold not only provides stability and diversification within a portfolio, it is also a historically proven source of positive returns in longterm investment strategies, often outperforming major asset classes.



## 2. Gold 2048: The next 30 years for gold–The World Gold Council

16 May, 2018

Meanwhile the critical role of gold in the electronics industry ensures rapid growth of industrial gold demand. Electric cars, autonomous vehicles, Internet of Things, clean energy—hardly any high tech sector that does not rely on the unique properties of gold as an industrial metal.

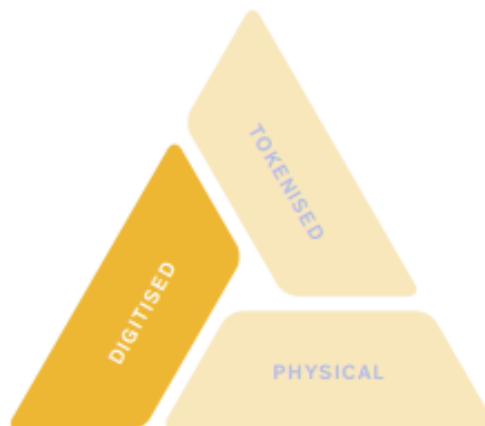
To meet this increased demand, global mine production has increased to all time highs over the past 20 years. However with surging exploration and production cost, and a declining rate at which new gold reserves are being discovered, it is believed that global mine supply will decline over the longer Term.

Growing demand and declining supply are expected to add to gold's intrinsic value and stability, while having a positive effect on its price. Gold is not directly controlled by any central bank or government, nor has it been adversely affected by inflationary monetary policy. Central banks can print money, but they cannot print gold. It is therefore largely independent from any particular fiat currency. Stability, risk mitigation and intrinsic value – these are all characteristics of gold that could hardly be attributed to most cryptocurrencies today. It is these enduring qualities of gold that make it the ideal asset to be digitized/tokenized, filling a void in the fast paced, high volatility digital assets markets.





## 2. Digitized Gold Apple Token



Over time, a range of financial products have evolved that have made trading and holding the precious metal more convenient, effective and secure.

Whether it is through ETFs, gold savings accounts, commodity futures or gold certificates, one does not have to actually hold and store physical bullion to invest in gold. In fact, a significant number of today's gold products don't actually entitle investors to a claim on the physical gold. Rather, the products merely attempt to track the price of gold, which is a liability of the issuer to pay the investor the gold price equivalent in fiat currency.

A relatively new form of gold trading is digitized gold. The Gartner IT Glossary defines digitization as "the process of changing from analog to digital form". Physical gold is securely held and stored by the custodian while digital assets, essentially small digitally signed computer files, are created and represent the physical metal in corresponding volume.

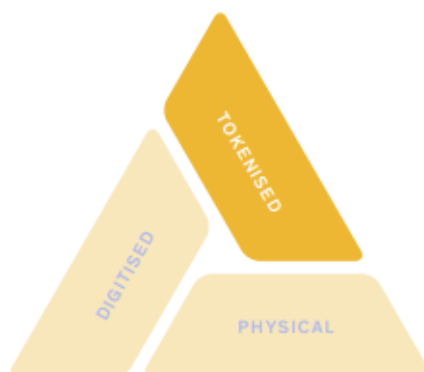
The digital assets are cryptographically secured so they cannot be tampered with or forged and to the holder they represent entitlement to the physical gold. Digital assets have many advantages over physical gold, but also over other gold products:



- Digital assets are as easily transferable as any other digital information. Trades occur instantaneously and no settlement is required as the transfer of the asset transfers the title of ownership.
- A range of services supporting the digital assets such as storage, convenient 24/7 online access markets for the trading of digitized gold are cost effective, efficient and can be integrated into existing IT systems and banking platforms.
- The digitization mechanism safeguards full supporting with physical gold and a digital asset can be redeemed and the physical gold collected.

The Gold Apple's full-service gold investment platform is operated with blockchain technology. It allows users to securely buy, store, transfer and sell physical gold via digital tokens.

### 3. Tokenized Gold Apple Token



Blockchain with its distributed ledger technology is another platform for the digitization of assets—in this case referred to as tokenization—and the issuing of tokens.

With the tokenization of assets, blockchain networks are projected to disrupt existing market structures, revolutionizing the way the management and trading of assets takes place. The tokenization of gold, for example, has the potential to have a significant impact on current trading practices, improving the efficiency and transparency of the estimated USD 20 trillion markets that is largely dominated by opaque OTC trading.



This opportunity, presented by the tokenization of gold, is well summarised by the World Gold Council's (WGC) Head of Research and Chief Market Strategist, John Reade, who stated that the tokenization of gold "could be as big a change to the gold markets as the development of ETFs, but with the added advantage appealing to younger generations."

One of the main advantages of a public blockchain network over a platform such as Gold Apple Wallet is its interoperability: a large number of projects, marketplaces and investors can interact with each other, exchange and transfer tokens or integrate them into their own applications.

Transactions are being recorded on the immutable blockchain and transacting parties can trust the registry of ownership and the exchange of tokens without even knowing each other. This allows for highly efficient, fully automated processes that eliminate intermediary middlemen.

To bring Gold Apple Token to a public blockchain, Gold Apple is tokenizing onto the Ethereum blockchain, combining the strengths of wallet with the advantages of the Ethereum blockchain infrastructure.

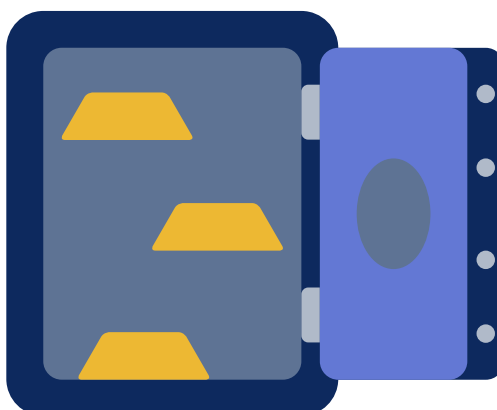
## The Gold Market Today

### Size

The global gold market is one of the most popular liquid asset classes in the investment world. In the 2018 financial year, the daily average trading volumes of major gold ETFs exceeded USD 1.3 billion and COMEX gold futures daily volumes averaged over USD 41 billion.

### Traditional Gold Trading

Members of the global precious metal markets trade with each other and their clients on a principal-to-principal, or bilateral basis. This means all risks, including those of credit, are between the two parties to a transaction. This is known as an OTC market as opposed to an exchange traded environment. While transactions between members tend to be in standard dealing amounts, when interacting with clients, a dealer will provide a tailor-made service. They may offer quotes for variable quantities, qualities and types of precious metal as well as for various value dates and settlement locations.



The interbank LBMA gold price (XAU) requires a minimum of 99.5% fineness as well as the assay stamp of the refiner being an LBMA approved member. The Exchange for Physical (EFP) is one of the most widely traded arbitrages in the institutional market. Traders who have access to the LBMA interbank market (XAU) as well as Chicago Mercantile Exchange (CME) Futures regularly hold large positions of long XAU vs short CME.

The reason behind this trade is market access. CME Futures are readily available for most retail investors as well as traders who don't have the balance sheet to access the interbank market. As such, the curve on the CME Futures contract regularly demonstrates a larger carry than the XAU market and traders short the futures and then hold the physical against it.

## Trading GAT with Gold Products.

Deliverable gold under Chicago Mercantile Exchange (CME) rules is to have a minimum 99.5% fineness and must be a brand approved by the exchange.

GAT also offers an alternative to ETF gold investors than traditional products such as gold. ETFs are hedged with a range of physical and financial products which attract storage and management fees. GAT will give gold investors the physical supporting without the associated cost base of holding an ETF and will also come with a protection on the physical gold supported by GAT token in Gold Apple Wallet.



### 3.1 What is Gold Apple Technology?

Gold Apple will be launching our own mainnet from GM(Goodpay Mainnet), so we can provide to client for POS, User App, Exchanger, Staking Service without Gas Fee. Our mainnet will be customized all transactions based on our policy and token economy.





## 3.2 What are Mainnet Functions?

### User App

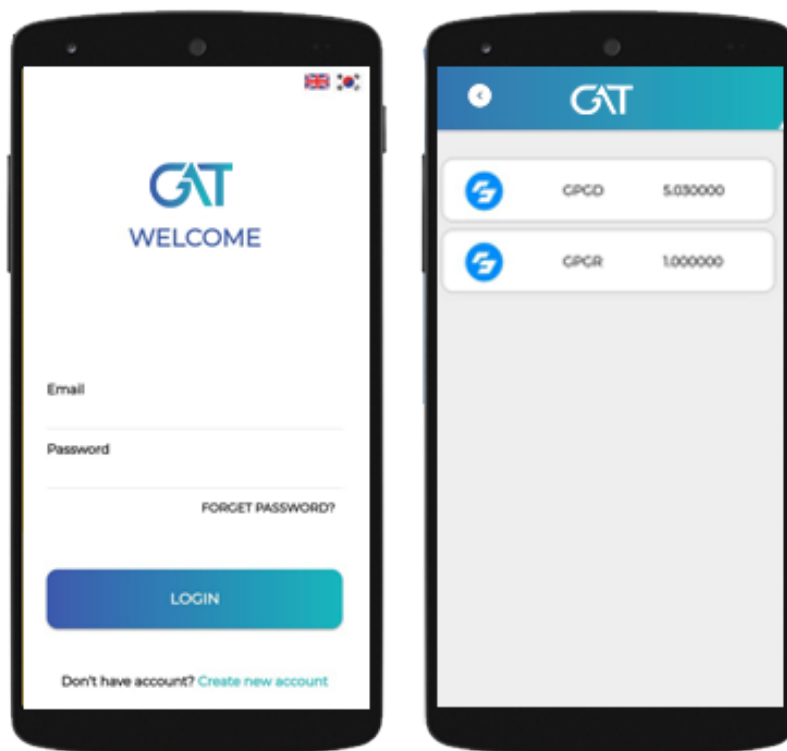
Gold Apple Token is the blockchain based multi-purpose wallet that can be used in the various fields in business. This official wallet uses stable tokens which has been published and already in operation. Gold Apple Token Wallet can work seamlessly and all the transactions happening in the wallet is transparent and securely verified in the blockchain.





## POS App

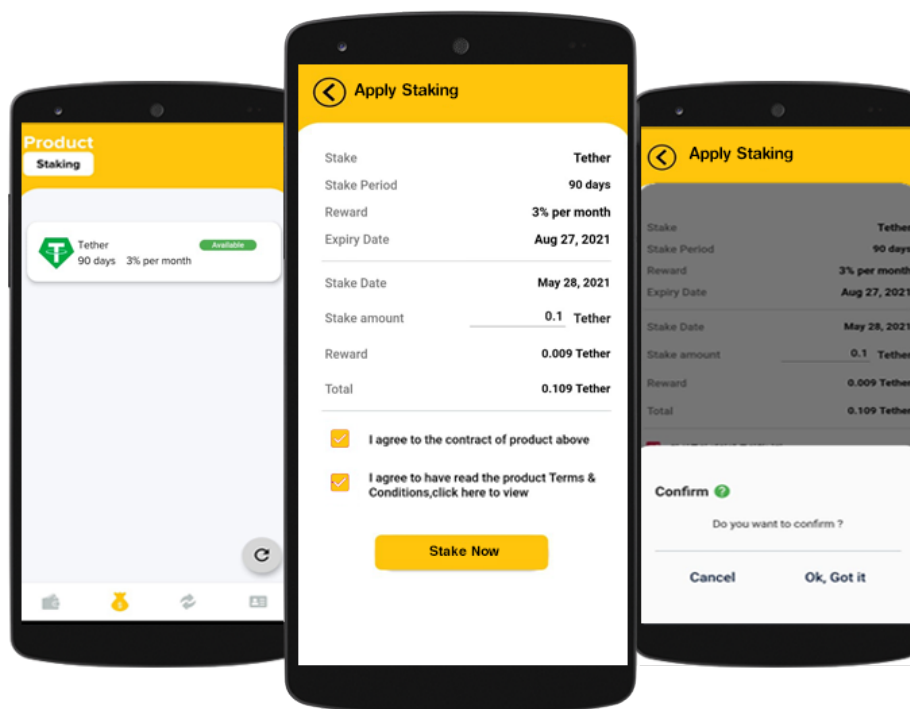
Gold Apple Token POS wallet is the blockchain based global wallet that can be used for eCommerce sellers, vendors, merchants of small and medium sized business. This wallet uses stable tokens which has been published and already in operation. Redeem function added in this wallet helps the vendors to get their funds in real money.





## Staking Service

Staking is the process of holding funds in a mainnet web wallet to support the operations of a blockchain network and in return, holders are rewarded for their contribution. This is similar to earning interest in a traditional bank. Gold Apple Token provides the revenue model for global users with innovative technology projects than the traditional financial method in order to make the world a better place for Blockchain Technology.







## Exchange Service

Exchanges are online platforms in which you can exchange one kind of digital asset for another based on the market value of the given assets.

- P2P Exchange

## P2P Exchange

In P2P exchange, all ERC20 (based on Ethereum) can be traded without escrow account in order to generate revenue with smart contract based P2P transactions.

### Features

- Manage Buyer/Seller
- Manage Token
- Manage Affiliates





## 4.0 Gold Apple Token - GAT

### GAT Erc20 Tokens

GAT (Gold Apple Token) is initially created to implement into the Gold Apple ecosystem entitled with gaining reward and benefits among Gold Apple community as below.

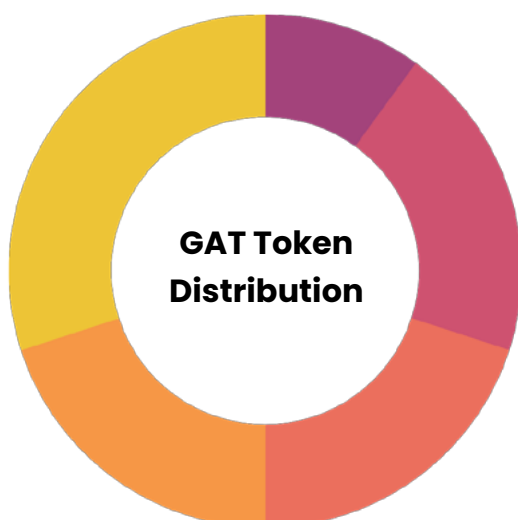
### Token Details

Name	Gold Apple Token
Symbol	GAT
Technical Standard	ERC-20
Total Token Supply	1,000,000,000

**Total Volume : 1,000,000,000**

#### Token Distribution

R&D	10%
Marketing	20%
Sales	20%
Advisor & Partner	20%
Foundation	30%



R&D	10%
Marketing	20%
Sales	20%
Advisor & Partner	20%
Foundation	30%

GAT Contract Address : 0x9046521E82C0431164A502c43B8Cd6d7e72c24C2

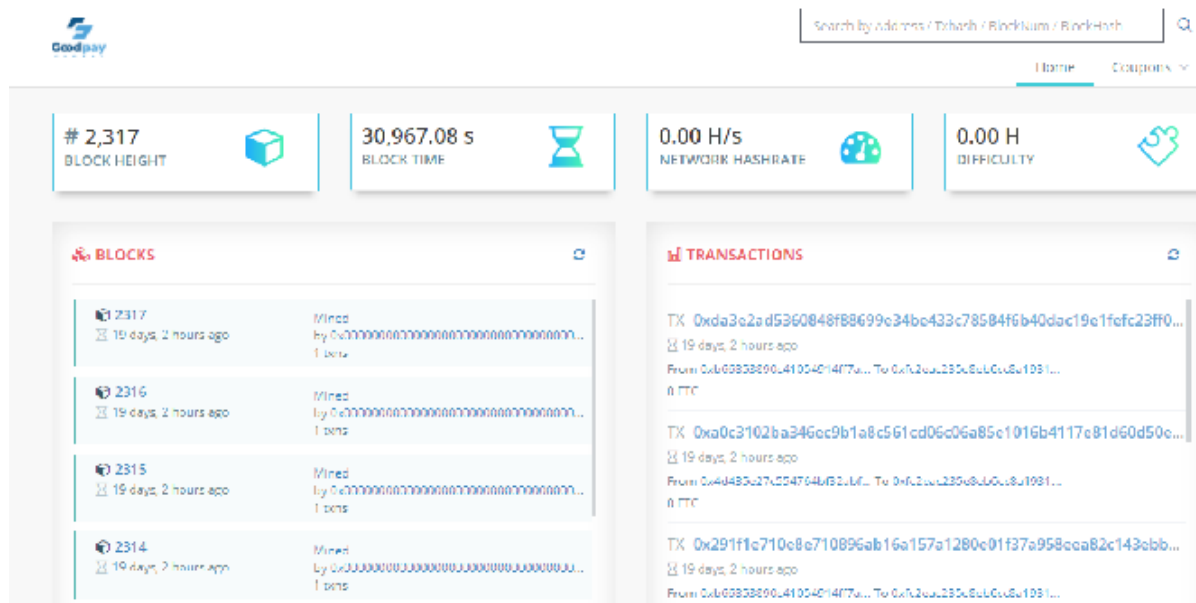


## 5.0 GATD Stable Token

GATD (Gold Apple Token Dollar) is a blockchain-based stable token that can be used in the Gold Apple Token ecosystem.

GATD is a stable coin operated by itself. Unlike GAT Coin, it is a coin issued on its own private blockchain not operated within Ethereum, and does not require a separate gas (fee) like Ethereum. All the transactions of GATD can be seen in Goodpay Explorer <http://explorer.goodpayglobal.in/>

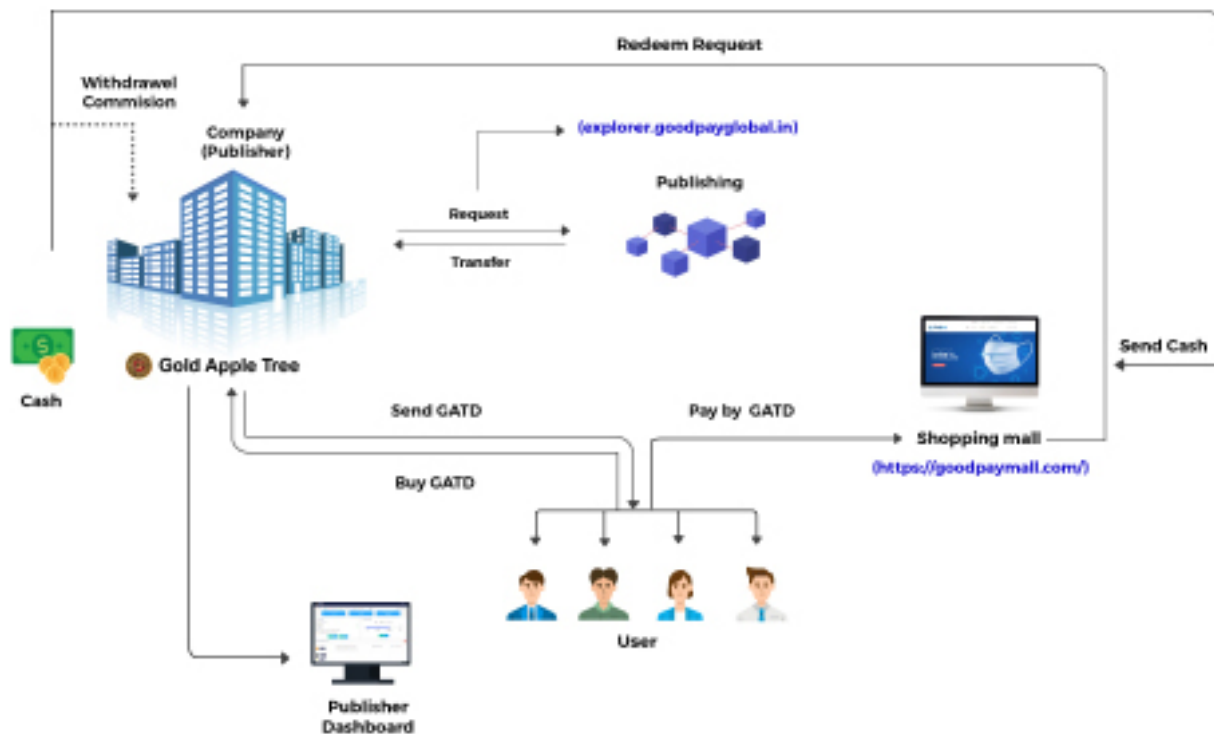
Since GATD does not use the Ethereum network, it is fast (1,500 TPS or more), and is a coin without price volatility that is used with cash based on dollar value in various businesses of the Gold Apple. However, it is a closed wallet that is not universally available, and is a closed coin that can be used only for making payments in the Goodpay Mall, when the network expands and is used universally in the future by converting to an open wallet based on security.



<http://explorer.goodpayglobal.in/>



## GATD CIRCULATION PROCESS



- 1:1 dollar-based value of the safety value for GATD stable token.
- Gold Apple affiliated merchants can receive GATD from customers as one of payment methods.
- Once affiliated merchants receive GATD, they can do redeem of tokens from POS app in order to get real cash.
- In the case of affiliated stores, cash can be received to merchants after taking withdrawal commissions.
- Goodpay Mall is currently joined as one of the affiliated merchant stores under Gold Apple Token.

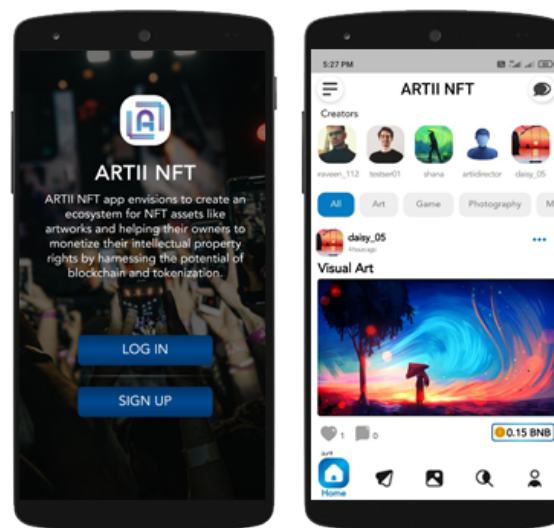
### How to get and use GATD?

- GATD can be purchased and sold through the Gold Apple.
- Once GATD purchased, can be managed in Gold Apple user app.
- GATD can be used in Goodpay Mall as one of the payment tools.



## 6.0 Gold Apple Wallet

Gold Apple wallet is the blockchain based multi-purpose wallet that can be used to manage assets and do staking for the asset value to increase by providing attractive rewards. The GAT official wallet uses three tokens/coins like Bitcoin(BTC), Ethereum(ETH), USDT(Tether), GAT ERC-20 Token. GAT wallet can work seamlessly and all the transactions happening in the wallet are transparent and securely verified.



<http://goldapplecoin.io/goldappletree.apk>



Strength of Gold Apple Wallet



Open Blockchain Network



Advantages of Ethereum Infrastructure



## 7.0 To Purchase GAT

Gold Apple provides the decentralized Marketplace which makes simplified and standardized data with blockchain technology. They also provide user-friendly, efficient and secure crypto solutions and utilize blockchain technology.

Sales of GAT Tokens can be available in OTC Market or P2P Platform.

Example : Uniswap, Buyzone etc.



Efficiency



Security



Reliability



Trust



## 8.0 Fund Management Plan

Gold Apple has established a management plan for funds raised through token sales. Gold Apple plans to distribute its funds in five different directions : investment product purchases, balance funds, ecosystem formation, business compliance, and project research and development.

### **Purchase of investment instruments**

Gold Apple plans to allocate 40 percent of its funds to investment purchases. Buying investment products means discovering investment products that will be launched within the Gold Apple platform in the future and purchasing them directly. As Gold Apple's basic definition, it plans to purchase secured products based on gold trading and mining precious metals, and to launch investment products based on various profit models through ecosystem expansion.

### **Balance Fund**

Gold Apple has a basic platform structure that is a revenue model for trading precious metals such as gold, and due to its real gold asset value function, it boasts high safety, but not all market flows are always directed in the intended direction. Even if 99% of safety is guaranteed, there is a 1% risk lurking within it. To prevent the collapse of all structures due to a 1% risk, the company plans to allocate 20% to balance funds, or safer assets. It is used as a way to cope with market risks that cannot be controlled.

### **Ecosystem Formation**

Gold Apple plans to allocate 20% of its funds to create an ecosystem, expand and attract partners. In order to expand the GAT platform, it is first necessary to create a healthy ecosystem, and in order to do so, various partner companies should be discovered and injected into the Gold Apple ecosystem to build a smooth profit structure.



## Business Compliance

In order to facilitate the progress of the project, various regulations must be thoroughly addressed. It should prepare for an inflow of global partners as well as domestic partners and overseas expansion. The detailed revenue model businesses in the project need to be prepared for each brand's license application and related regulations, and preparation for global industry compliance should also begin. Therefore, 20% of the funds are allocated to and operated by the regulatory arrangements and compliance associated with the project.

## Project R&D

In order to maintain Gold Apple's continuous operation, smooth operation and expansion of the ecosystem are essential, while blockchain technology and platforms utilizing it need to be upgraded. The Gold Apple project plans to carry out research and development of blockchain mainnet to operate well-organized platforms and platforms that are easy and convenient for users to use. Therefore, 20% of the funds will be invested in research and development of blockchain mainnet and platform construction and upgrading.





## 9.0 Payment Method

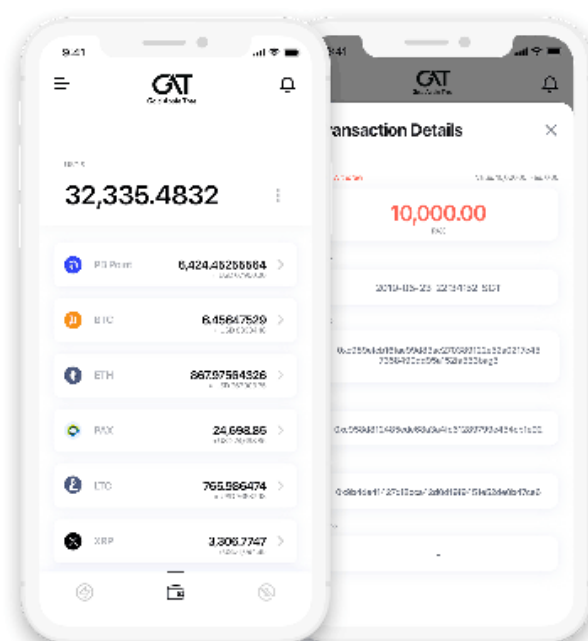
### Pay with Crypto

Gold Apple Token has a partnership with Crypto prepaid card solution that can be provided VISA Platform to all clients worldwide. They offer both physical cards and tokenized virtual cards, so we can deploy funds and instantly allow customers to transact anywhere VISA is accepted. Even internationally.

Wallet Card and VISA Card Cryptoprepaid card solution offers both physical and virtual cards.

- Access your credit line worldwide
- Instant cashback on all purchases
- Physical Card with VISA or Master
- Low monthly/annual fees, Low FX fees

Start download app to store BTC and other digital assets. This method is the Multi-chain and multi-currency, one-stop management. Using Private Key will assure self-control and secure transaction.



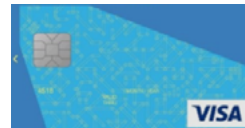
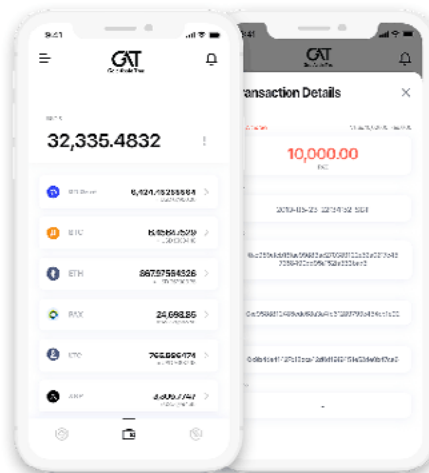
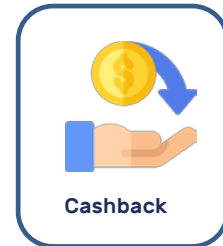


## 9.1 Payment Flow

Access your  
credit line worldwide



Instant cashback  
on all purchases



Low monthly/annual  
fees, Low FX fees



Instant cashback  
on all purchases



## 10.0 Business Structure

Gold Apple's business includes the development of current mines, revenue structure through them and also plans to launch and fund DeFi products based on the revenue structure through gold transactions. Gold Apple provides the profit model through international gold transactions.

Gold Apple used the platform of Good Pay Global, which has

1. Blockchain mainnet technology plans to continue developing and upgrading platforms in the future. This portion of GAT can be cashed out through interpersonal transactions.
2. Both companies will work closely together to be listed at major international exchanges and discuss future entry into global trading groups.
3. In addition, a strategic business agreement with the Samsung Gold Co., Ltd. in Korea is being signed and an agreement with the Korea Industrial Gold Exchange is being prepared for a smooth gold trading profit model.
4. To diversify GAT's revenue models, it will enter into an agreement with renewable energy resource developers.
5. GAT shall be settled accounts annually and the 10% of the total profits will be burned and the 10% of the total profits will be shared to the GAT holders according to the amount held as stable coins, and thus available for use in shopping malls such as buying gold etc.

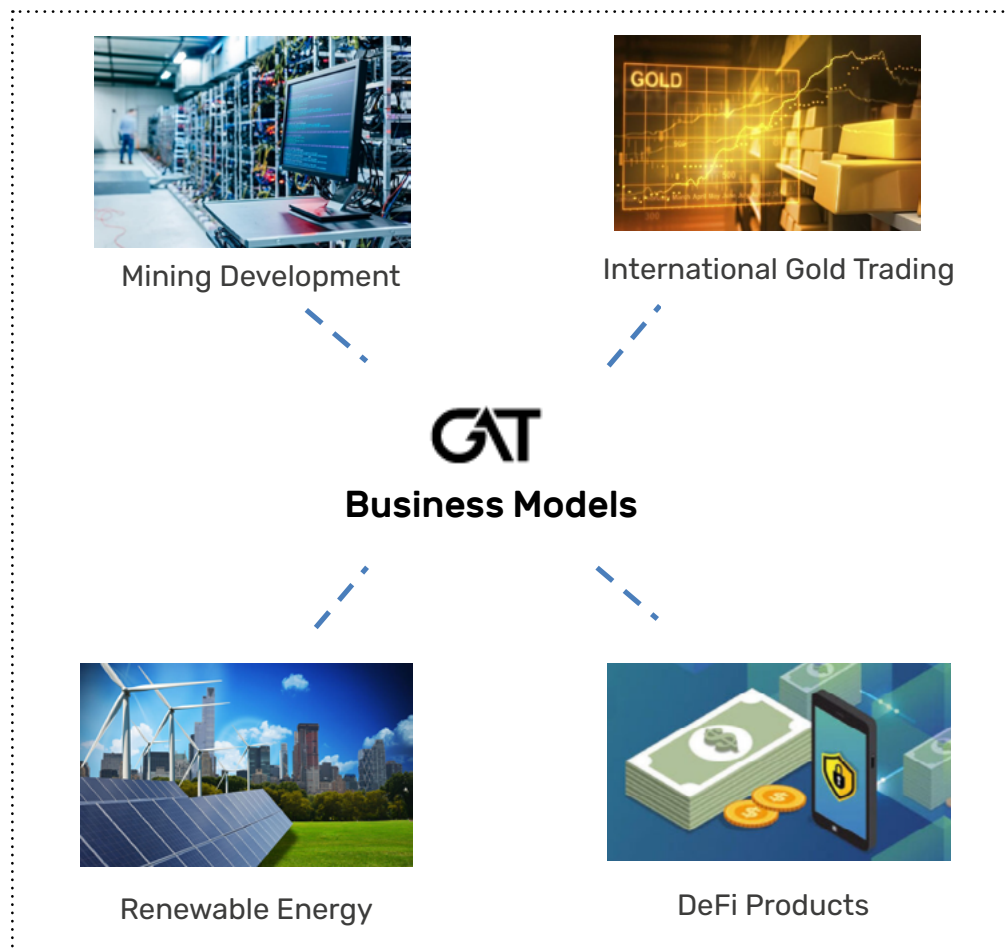
Gold Apple strives to secure a variety of GAT token users, and the user base will form exchange platform users due to the listing of large exchanges, and the actual use of GAT tokens will include various precious metals, retailers and consumers as token users. In addition, investment investors in a variety of profitable products, including DeFi products, will come in as users.

Gold Apple safeguards stable profitability based on gold trading, and issues of compensation and price hikes are of great value. In addition, it has more than 40 years of know-how in gold trading in the operating sector, and in particular, the famous gold exchange, acts as the main player, giving it a more important credibility.



## 10.1 GAT DeFi Business Models

Mining Development, DeFi Products, International Gold Trading, Renewable Energy





## GAT DeFi Business Models - Explanation

### Gold Mining Development and Expansion



Gold Apple will be launching our own mainnet from GM(Goodpay Mainnet), so we can provide to client for POS, User App, Exchanger, Staking Service without Gas Fee. Our mainnet will be customized all transaction based on our policy and token economy.

In the old days, people mined gold by panning for gold, but in modern times, among many other methods, people may obtain gold by melting metal-containing products. However, we are paying attention to advanced gold mining technology in which gold is mined by separating gold and ore from the mines. Our interests on this advanced gold mining technology and also gold mining development and expansion, GAT is collaborating with gold mining companies in the Philippines and Papua New Guinea.

### International Gold Trading and Investment



The reason why gold is valuable lies in scarcity and immutability. Due to these characteristics, the value of gold is a real and tangible asset that never disappears, and its value is a lower risk asset that rises even more in difficult times like the present due to the corona pandemic.



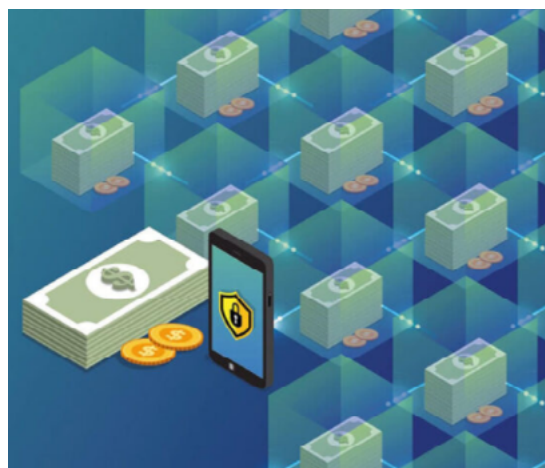
The gold market is inherently global and gold is traded continuously throughout all time zones. Gold's disparate trading centers around the world are linked as market participants drive convergence of local gold prices through arbitrage activity. For gold trading and investment to make sure as a safe and stable asset, GAT feels its needs of world gold trading centers and is currently in the preparation process of opening gold exchanges in the countries of its business partners, gold mining companies.

### From Renewable Energy to Green Energy



Among the technologies that will lead the future, the most valuable investment for us as much as on gold will be eco-friendly new technologies. For example, batteries, which are essential for real life, have an infinite range of uses. However, waste batteries cannot be disposed of as they are hazard pollutants. If the lifespan of these batteries is more than multiplied or made renewable, the investment value will not be quantified. Therefore, GAT is collaborating with eco-friendly companies with great interest in developing eco-friendly renewable energy.

### DeFi Product Development and Expansion



Defi Crowdfund through DEFI Program will be invested into business models which are gold mine, international gold trading, eco system etc. and each investment project rewards will be shared to Defi Holders. GAT will develop and expand these DeFi products through continuous investment, and will introduce more diverse DeFi products by reinvesting its profits.





## 11.0 Advisors

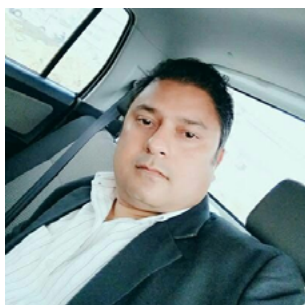


### Anders Johnsson

#### Advisor

- Senior Partner in 24/7 Blocklabs, Australia
- Experienced Entrepreneur
- Skilled in Blockchain
- Expert in DeFi/STO/IEO
- Senior Consultant for Blockchain Solutions
- Experienced in Investing and Business Planning
- Skilled in International Expansion, Strategic Planning, and International Management.

<https://www.linkedin.com/in/anders-johnsson>



### Manoj Deb

#### Advisor

- IT Professional with 20 + years of cross functional rich experience with top US fortune 500 MNC in Software Development
- Experienced in Service Delivery Management
- Experienced in Blockchain Solution and Advisory
- Experienced in Transition Management
- Experienced in IT Service Management
- Experienced in Business Development
- Experienced in Strategic Account Management
- IT solution Design Expert
- Certified Blockchain Expert

<http://www.linkedin.com/in/manojdeb>

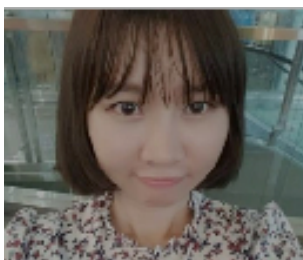
**Srinivasa Prabhu****Advisor**

- Program Lead for consultation in Singapore
- Consultant for Solidity
- DeFi Blockchain Architect
- Financial And Technical Analyst
- Former Information Technology
- Architect at Infosys (2011 -2012)

<https://www.linkedin.com/mwlite/in/srinivasa-prabhu-87625045>

**J.R Joseph Cho****Advisor**

- (Former) Global Startup Network/Director
- Small and Medium Business Administration Startup Promotion Agency India
- (Former) President of Kolkata Korean Association, India
- (Former) KOTRA Consulting Global Regional Expert (India Trade Consultation and Advisory)
- (Former) Korea Blockchain Enterprise Promotion Association / Vice President
- (Present) Promise Infrastructure Pvt Ltd/ CEO (Internal partner of Hyundai Motors in India)
- (Present) USAKO Group / Director

**Le Ke Khanh Chi****Advisor**

- Thu Dau Mot Interpreter and HR in Administrator [Highest level]
- 10 years in Dai ho c University
- Trilingual and Professional in Computer





**Hman Mohamed Amine El Saed**

**Advisor**

- Cairo Egypt, 2 Academic Degrees in High Institute
- Bachelor of Social Work
- Zahraa El Balloons international maadi Cairo
- Professional in Communication



**Dela Delia Cruz**

**Advisor**

- University of the City of Manila
- Specializing in Accounting, Bachelor of Science in Business Administration
- Chain Training Center Global Operation



## 12.0 Partners



Korea industrial gold exchange Co., Ltd.



SAMSUNG GOLD



UZNEX

Global Digital Asset Exchange



KOBFA



AMF GLOBAL

Asia Model Festival



ASIACAT



K&Blackholeman  
ENTERTAINMENT



Khai

TOPEL

Test of Practical English Language

HAMAMAS

GoodPay  
MALL



## 13.0 GAT Roadmap

### 2021

#### Project Launching

- GAT Token & GAT Wallet



Listing Exchanger



Launching Mainnet



#### DeFi

- Gold Staking
- Gold Mining Staking



Launching Gold Trading Office

### 2022



Goodpay Shopping Mall



#### Trading Platform for Gold Exchange

- International Gold Trading Staking
- Recycling Energy Staking



Visa & Master Card



Global Branch for GAT



## 14.0 Disclaimer

We reserve the right to change any technology mentioned in this white paper in favor of the overall goal of the project. For the latest version of the white paper, go to: <https://goldappletree.com>

### **No Investment Advice**

The information provided on this white paper does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the website's content as such.

### **Accuracy of Information**

We will strive to ensure accuracy of information in this white paper although we will not hold any responsibility for any missing or wrong information. You understand that you are using any and all information available here AT YOUR OWN RISK.

### **All Investments Involve Risk**

All investments involve risk, losses may exceed the principal invested, and the past performance of cryptocurrency, market, or financial product does not guarantee future results or returns. Gains with cryptocurrencies are typically subject to tax, depending on what country you reside.

We accept no liability for loss or damage suffered by you as a result of investing in the Gold Apple Token.

Trading and investing are risky, do so at your own risk, and we advise people to never use more money than they can afford to lose. The cryptocurrency market is a volatile and risky market. Cryptocurrency investing may not be suitable for all readers of this white paper. Anyone looking to invest in cryptocurrencies should consult a fully qualified independent professional financial adviser.