

WHITEPAPER HAWEX

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1. LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER

Important Notice: Please read the entire "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 participating in the Hawex Token Sale 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 Hawex (the "Company") located at <https://hawex.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 contents of this "Legal Considerations, Risks and Disclaimer" section outlines 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"). 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. You shall be obliged to check 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 Hawex 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 Hawex tokens or the project as described in this White Paper will come to fruition.

By agreeing to these terms and conditions and participating in the Hawex Limited Token Sale, you relinquish certain rights. Involvement in the Hawex Limited Token Sale means you will have no recourse or claim against Hawex Limited 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 Hawex tokens, we strongly advise against purchasing them.

Before participating in the Hawex Limited Token Sale 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 the token sale within your jurisdiction.

Hawex tokens are not shares or securities of any sort. They do not grant any ownership or other interest in Hawex Limited. 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

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

Hawex 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. Hawex advises against buying tokens for speculative investment purposes. Ownership of tokens does not confer equity, governance, voting rights, or similar entitlements in Hawex or its affiliated companies. Tokens are sold as digital assets, akin to downloadable software or digital music. Purchasing Hawex 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, Hawex 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 Hawex Token Sale or the purchase of Hawex Tokens or any similar activity (collectively referred to as "Restricted Jurisdictions") or any other Restricted Persons are not permitted to participate in the Hawex 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 Hawex 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. Hawex 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 [document](#).

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:

- 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 Hawex 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 Hawex Tokens on any exchange or market does not imply the merit of Hawex, 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 Hawex;
 7. You agree and acknowledge that, should you decide to purchase Hawex 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 Hawex 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 Hawex 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 Hawex 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 Hawex, a company registered in the British Virgin Islands, 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 Hawex 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 Hawex's financial status, business strategies, plans, future industry prospects, including but not limited to Hawex'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. Hawex 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 Hawex.

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.

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 Hawex. 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 Hawex 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 Hawex 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 Hawex Tokens. In such instances, the trading price of Hawex 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 Hawex Tokens or their economic value.

RISKS RELATING TO PARTICIPATION IN THE TOKEN SALE

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

Prior to the Hawex Token Sale, there has been no public market for Hawex Tokens. Although the Company may use reasonable endeavors to seek approval for the availability of Hawex 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 Hawex Tokens will develop, or if developed, will be sustained after Hawex Tokens have been made available for trading on such a market. There is also no assurance that the market price of Hawex 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 Hawex Tokens after they have been made available for trading on a market.

A Hawex 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 Hawex Tokens on any market. Trading of Hawex Tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any Hawex Token from any holder of the Hawex Token, including the purchasers, nor does anyone guarantee the liquidity or market price of Hawex Tokens to any extent at any time.

Furthermore, Hawex 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 Hawex Tokens may be in violation of applicable laws. Accordingly, the Company cannot ensure that there will be any demand or market for Hawex Tokens, or that the Purchase Price is indicative of the market price of Hawex 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 Hawex business platform or any future functionality of Hawex Tokens.

The value of, and demand for, Hawex Tokens heavily depend on the performance of the Hawex 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 Hawex business platform will gain or continue to gain traction. Furthermore, there is no assurance that any future functionality of Hawex 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 Hawex Token Sale will be sufficient for the development of the Hawex business platform and/or for the proper development, structuring, and licensing of the anticipated future functionality of Hawex Tokens. For the foregoing or any other reason, the development of the Hawex business platform and the launch of anticipated Hawex Token functionality may not be completed, and there is no assurance that it will be launched at all. As such, distributed Hawex Tokens may hold little worth or value, impacting their trading price.

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

Cryptographic tokens, including Hawex Tokens, are known for their inherent volatility, and their prices can exhibit significant fluctuations over short timeframes. The demand for Hawex 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 Hawex:

- Introduction of new technological advancements
- Speculation, recommendations, perceptions, or assessments by analysts regarding the market price of Hawex Tokens or the financial and business performance of Hawex
- Changes in market valuations and token prices of entities with business models similar to Hawex, which may be listed on the same cryptocurrency exchanges or markets as Hawex Tokens
- Announcements by Hawex 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 Hawex
- Success or setbacks in the implementation of Hawex'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 Hawex Tokens in the market.

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

Hawex will make every effort to ensure that the funds received from the Hawex Token Sale are securely held in a wallet, with access granted through private keys held by reputable and trusted entities. Furthermore, Hawex 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 Hawex 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 Hawex Token Sale is successfully completed, Hawex may be unable to access the raised cryptocurrencies, and these funds may become unusable for the development of Hawex'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 Hawex's business platform and the structuring and licensing of any future Token functionality. As a result, distributed Hawex Tokens may have limited value, impacting their trading price.

RISKS RELATING TO THE COMPANY

Hawex's business platform.

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

Hawex 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 Hawex's ability to sustain or operate its business platform and/or develop, structure, and/or license any forthcoming Token functionality.

Hawex's operational environment.

The financial technology and cryptocurrency industries in which Hawex 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, Hawex may encounter operational challenges when adapting to these changes. The sustainability of Hawex 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 Hawex's business evolves, it will also need to expand and adapt its operational infrastructure.

Hawex'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 Hawex's business platform, Hawex 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 Hawex does not or will not control. If Hawex 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 Hawex relies experience security breaches or disruptions affecting the services used by Hawex, 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 Hawex's business, financial condition, and/or operations, would directly impact Hawex's ability to maintain or operate its business platform and/or develop, structure, and/or license anticipated future Token functionality. Any adverse effects impacting Hawex's business or technology are likely to also adversely affect the utility, liquidity, and trading price of Hawex Tokens.

Hawex 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 Hawex's infrastructure network and/or its business platform.

Hawex may face unexpected occurrences of system breaches, cyberattacks, distributed denial-of-service incidents, errors, vulnerabilities, or defects in various aspects, including Hawex's business platform, the smart contracts underpinning Hawex 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. Hawex may not be able to detect such incidents promptly and may lack the necessary resources to efficiently manage multiple simultaneous or rapid service disruptions.

Hawex'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 Hawex's control. There is no guarantee that future cyberattacks, such as distributed denial-of-service attacks, will not occur, or that Hawex's security measures will prove effective. Hawex 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 Hawex and/or Token holders. Any significant security breaches or other disruptions that compromise the usability, stability, and security of Hawex's business platform may have an adverse impact on the utility, liquidity, and trading price of the Tokens.

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

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

Hawex'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 Hawex 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. Hawex 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 Hawex'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.

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 Hawex for its business-related purposes or for the purposes of developing, promoting, and communicating about Hawex's business platform and the Tokens. Hawex 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 in respect of the Token Sale. The Available Information does not constitute any advice by Hawex or by Hawex 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 Hawex, Hawex'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 Hawex, Hawex'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 Hawex, Hawex'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 Hawex or its representatives that the proposals, objectives, and/or outcomes of Hawex 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.

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2. PROJECT SUMMARY

The Hawex application is a cornerstone product within our company's service ecosystem. It combines a mobile wallet for storing cryptocurrencies with an associated payment card.

Users of the application have access to the following services:

1. Fiat Operations: Includes processing card payments and recurring payments conducted in traditional fiat currencies.
2. Cryptocurrency Operations: Focuses on cryptocurrency deposits and withdrawals, managing recurring cryptocurrency payments, and the ability to make card payments directly from the cryptocurrency account.
3. Exchange Operations: This section encompasses crypto-fiat, fiat-crypto, and crypto-crypto exchanges, offering users a wide range of cryptocurrency pairs for trading.
4. Cashback Program: Offers users rewards for various in-app operations, encouraging active usage of the service.
5. User Bonus Accumulation System: Stimulates the expansion of Hawex's customer base through incentives for users who attract new clients.

Company Mission

Our mission is to develop efficient and user-friendly financial applications accessible to a broad user base. We aim to provide a reliable bridge between the traditional financial world and the realm of digital currencies, ensuring safety and simplicity for all customers.

Our goal is to optimize financial management processes and grant universal access to economic tools through innovative crypto-financial solutions.

3. INTRODUCTION

Web3 technology is fundamentally changing the modern financial landscape, offering numerous new possibilities. In this dynamic environment, consumers seek a more personalized approach. Meanwhile, traditional financial institutions face various challenges, including high transaction costs, decreasing product profitability, and a lack of innovation for their clients.

Hawex is a revolutionary Web3-based platform that combines the best practices of traditional finance with cutting-edge fintech solutions. We aspire to create a unified entry point for both traditional financial operations and cryptocurrency transactions. An example of our innovative approach is the Hawex crypto cards, designed to simplify the process of conducting cryptocurrency transactions.

The HAWEX token serves as the cornerstone of our ecosystem, and the purpose of this technical document is to provide users with a detailed understanding of its functions and capabilities.

This section is intended to introduce the core concept of the Hawex project and its key component—the HAWEX token. Subsequent sections will delve into the technical specifications of the platform, its products and services, and provide information about the project's team and partners.

4. CURRENT FINANCIAL MARKET TRENDS

The financial market is currently undergoing a period of radical transformation, driven by the proliferation of decentralized technologies and the increasing use of digital assets.

Total Addressable Market (TAM), Serviceable Addressable Market (SAM), Serviceable Obtainable Market (SOM):

- Total Addressable Market (TAM): In 2022, the global fintech sector demonstrated immense potential, estimated at \$3.336 trillion in total capitalization. By 2023, this figure is projected to rise to \$4.744 trillion.
- Serviceable Addressable Market (SAM): In 2023, Hawex aims to compete in a market segment valued at \$300 billion, reflecting the market share available for service.
- Serviceable Obtainable Market (SOM): Hawex seeks to capture a significant market share amounting to \$80 billion, considering the current resources and capabilities of the company.

Transaction Volume Analysis:

Comparing transaction volumes in cryptocurrencies and traditional payment systems reveals interesting trends and differences:

- USDT Transaction Volume: In 2022, the transaction volume using USDT reached \$18.2 trillion, confirming increased activity in the stablecoin segment.
- Mastercard Transaction Volume: Meanwhile, the transaction volume processed by Mastercard amounted to \$7.7 trillion, and Visa processed transactions totaling \$14.1 trillion.

These figures illustrate the significant position of cryptocurrencies in the modern financial ecosystem, as well as the vast potential for innovation and growth in this area. However, it is worth noting that while cryptocurrencies and decentralized technologies open new opportunities, they also present a set of challenges, including regulatory issues and the need for user education.

5. MARKET COMPETITION SUMMARY FOR HAWEX

1. Card Type:

Hawex integrates the MasterCard payment system to ensure the functionality of its crypto cards, aligning with global trends in the financial industry. By utilizing the widely recognized and internationally accepted MasterCard system, Hawex enables users to use cryptocurrencies for purchases anywhere in the world where traditional cards are accepted.

2. Distinctive Features:

Hawex stands out in the market due to a comprehensive set of integrated features, including:

- A mobile application specifically designed for B2C customers.
- A diverse range of B2B services.
- Services for processing and managing cryptocurrency assets.

3. Compatibility with Web3:

Hawex distinguishes itself by offering compatibility with Web3, allowing users to seamlessly interact with decentralized applications (DApps) and platforms. This places Hawex at the forefront of the ongoing decentralization trend in the crypto industry.

4. Card Fees:

Hawex aims to ensure not only quality but also affordability. With competitive market fees, Hawex guarantees that users receive optimal value for their transactions.

However, it's not just about the numbers. Choosing Hawex means users opt for a platform that offers an enhanced user experience. They prefer certainty over unpredictability, which often accompanies P2P platforms. By working with Hawex, users navigate the gray areas of finance. They no longer need to worry about potential pitfalls when dealing with counterparts on P2P platforms, where the risk of disappointment or encountering fraud is significantly higher. Essentially, with Hawex, users get both competitive fees and peace of mind, knowing they are operating in a safe, transparent, and user-friendly environment.

Advantages of Hawex:

1. Comprehensive Offering:

Hawex provides a wide range of services, from B2C and B2B services to cryptocurrency processing, all on one platform. The comprehensive nature of the offered services sets Hawex apart from competitors, addressing diverse needs for both individual and corporate users.

2. Web3 Support:

In a world rapidly moving towards decentralized finance and applications, Hawex's compatibility with Web3 ensures its continued relevance and prospects. This Web3 support aligns with the global trend towards decentralization, keeping Hawex at the forefront of technological advancements.

3. Advantages of the Native Coin:

With the HAWEX native coin, users can enjoy various benefits, making Hawex more attractive compared to platforms without a native coin. The inclusion of a native coin enriches the user experience, providing unique advantages within the platform's ecosystem.

In Conclusion:

While many platforms offer crypto-fiat cards and related services, Hawex stands out with a comprehensive suite of services, compatibility with Web3, and the advantages provided by its native coin, HAWEX. The combination of these factors positions Hawex as a compelling choice in the market.

MORE INFORMATION:

Our ecosystem offers unique solutions for managing cryptocurrencies and fiat funds. Learn more about our competitive advantages.

1. Mobile B2C Application:

Hawex provides customers with a convenient way to manage both cryptocurrency assets and fiat funds on mobile devices. Compared to competitors, our application offers greater flexibility and a variety of assets available for management, making it more attractive to clients.

2. B2B Solution:

Our solution provides convenient access to fiat funds and cryptocurrency assets. Our card programs offer greater flexibility in asset management, particularly appreciated by corporate clients.

3. Cryptocurrency and WEB3:

Hawex actively integrates the Web3 ecosystem, giving customers access to decentralized applications and services. We provide all customers with enhanced capabilities to interact with the blockchain ecosystem and decentralized financial solutions.

4. Crypto Card:

With the Hawex Card, you can easily make purchases and withdraw cash using both cryptocurrency assets and fiat currency. Using our cards, clients receive the best exchange conditions on the market, along with our bonus programs and more.

5. Business as a Service (BaaS):

We offer BaaS solutions for corporate clients, allowing them to integrate financial services into their products.

6. Crypto Acquiring:

We provide cryptocurrency transaction processing services for various enterprises and organizations in multiple regions worldwide. Compared to industry competitors, we ensure fast and reliable transaction execution, contributing to the growth of clients and partners.

7. Centralized Cryptocurrency Exchange (CEX):

We have integrated a Centralized Cryptocurrency Exchange (CEX) into our platform, providing easy and secure access. This allows clients to trade cryptocurrencies and manage assets on CEX platforms. Compared to CEX market competitors, our solution offers a broader selection of cryptocurrency pairs and integration with leading exchanges.

6. PRODUCTS AND SERVICES

At the core of Hawex's strategy is the creation of an integrated ecosystem offering users a wide range of products and services to meet their financial needs in the era of digital technologies.

Hawex Ecosystem:

- **Hawex App:** Serves as the foundation of the ecosystem, combining a mobile wallet for storing cryptocurrencies and a payment card, enabling seamless transactions with both fiat and cryptocurrency assets.
- **HAWEX Token:** Designated as the central element of the ecosystem, it serves as a means of exchange, cashback currency, and a deposit locking tool to enhance cashback benefits.
- **Hawex Crypto Card:** Facilitates cryptocurrency payments, providing instant conversion and real-time transactions.

- **Crypto Acquiring:** A service ensuring secure and efficient processing of cryptocurrency transactions.
- **Cryptocurrency Exchange:** A platform for trading and exchanging cryptocurrencies.
- **Business Payment System:** A solution for optimizing payment acceptance for enterprises.
- **BaaS Solution (Business as a Service):** An innovative set of business services designed to meet the needs of modern companies.

Cashback programs and user bonus systems have been developed within the Hawex ecosystem to stimulate active user participation and expand the Hawex community.

Hawex is focused on product development through B2B partnerships. Of particular interest for these projects is the cashback system, expanding Hawex's capabilities in creating added value for partners and end-users.

7. TOKEN

The HAWEX Token is a key element of the Hawex ecosystem, playing a central role in simplifying financial operations on the platform. It performs several essential functions that make it an integral tool for users:

- **Means of Exchange:** The HAWEX Token can be exchanged for other cryptocurrencies or fiat currencies and can also be linked to virtual or physical cards for everyday transactions.
- **Cashback Currency:** Mobile app users receive cashback in HAWEX, which can then be used as an alternative medium of exchange.
- **Deposit Locking for Increased Cashback:** Users locking HAWEX tokens in the app can increase the cashback amount depending on the locking period.
- **Ecosystem Currency:** HAWEX serves as the internal currency of the ecosystem for payment of fees and services provided by Hawex.
- **Enhancement of Financial Product Terms:** Use of the HAWEX token to enhance the terms of financial product offerings available to users.
- **Partner Marketing Incentive Programs:** Integration with partner loyalty programs for the opportunity to earn additional HAWEX tokens as rewards.
- **Payment for Ecosystem Partner Services:** The ability to use HAWEX tokens to pay for services from ecosystem partners.

Thus, the HAWEX token enriches the Hawex ecosystem, providing users with additional flexibility and benefits, encouraging active platform usage, and enhancing the overall user experience.

8. TECHNICAL ASPECTS

HAWEX is a utility token based on the ERC-20 standard and issued on the Ethereum network. As the project evolves, the HAWEX token will be introduced to other low-fee EVM networks.

TICKER	HAWEX
STANDARD	ERC-20
WEBSITE	https://hawex.com/token
TOTAL EMISSION	1 000 000 000
ISSUE SCHEDULE (TGE)	01.11.2023
DISTRIBUTION GRAPHIC	54 months
FULLY DILUTED VALUATION	\$60 000 000

The methodology for calculating cashbacks in the Hawex system takes into account comprehensive factors:

- 1. Comprehensive Data Analysis:** The calculation formula considers not only the volume of user-locked funds but also the duration of their lockup. Additionally, the total transaction volume of the user for the month is taken into account.
- 2. Cashback Share Calculation:** The computed user score is then divided by the total score accumulated by all system users. This determines each user's share of the overall cashback pool.
- 3. Distribution of Cashback Amount:** Based on the calculated shares, the total amount allocated for cashbacks is distributed among users. The cashback amount is determined as a three-month rolling average, smoothing potential abrupt changes in cashback rates and making them more predictable for users.
- 4. Funding the Cashback Program:** The funding for cashbacks for the first three months is pre-allocated in the Hawex tokenomics, ensuring stability and reliability of the program for users.

9. TEAM

The Hawex team brings together the forces and expertise of professionals united by the mission of developing innovative financial solutions. With rich experience in finance, law, investments, financial technologies, cybersecurity, and software development, each team member has made a unique contribution to the creation and development of the Hawex ecosystem. This multifunctional and multinational team forms the foundation for the successful realization of the project's ambitious plans, providing a broad spectrum of competencies to adapt to the rapidly changing financial landscape.



Ilya Novoseltsev ([LinkedIn](#))

CEO & FOUNDER

19+ years of international legal practice

Master of International Trade Law (Université Paris Nanterre)

Doctor of Laws ("Paris 2" Université Panthéon-Assas)

Worked with Google, Disney, EchoStar, KYB, Ilaya, Carbon



Peter Knez ([LinkedIn](#))

CIO

30+ in investment banking and wealth management

PhD, The Wharton School

Before: CIO at BlackRock, Goldman Sachs, Lincoln Capital Management



Maksim Kurbangaleev ([LinkedIn](#))

CBO

12 years in fintech and finance

MBA in Blockchain Management

Before: Partner and Leader at Crypto Bazar, Innopolis University, IBIS, Connectome



Stanislav Novikov ([LinkedIn](#))

CTO

17+ years in IT and information security

Expert-level software architect with extensive experience in working with various assets and systems in the financial sector

Microsoft Certified Professional Developer

Before: Tech Lead at Venomex, LATOKEN, Nord FX, AVIcode



Mark Varin ([LinkedIn](#))

CFO

6 years in business and finance, investment consulting and algorithmic trading software development

Chartered Financial Analyst (CFA® Charterholder)

Master's Degree (Imperial College Business School, London)

Before: Clouder, Almark, IBM

10. CONCLUSION

The Hawex project embodies ambitious aspirations to transform the financial industry by providing modern, secure, and accessible solutions to a wide range of users. Our initiative combines the team's professional experience, technological innovations, and legal transparency, creating the foundation for a reliable and sustainable financial ecosystem. We aim to democratize financial services, making them available to everyone, regardless of their geographical location or financial status. Our slogan, "BE THE FIRST IN THE FUTURE OF FINANCE," reflects our commitment to being at the forefront of the financial future, offering products and services that open new possibilities for users worldwide.

We invite you to join Hawex, take advantage of the unique opportunities offered by our products and services, and become part of our growing community by acquiring the HAWEX token on accessible platforms. Discover the prospects of the financial future with us.

Companies:

HAWEX INVESTMENT LLC	(Dubai, Mainland, UAE) is the main company in the HAWEX holding structure, owning trademarks and intellectual property of the project.
HAWEX GROUP LTD	(London, England, UK) provides services to legal entities for opening accounts and setting up payment processing systems.
CREDEX MULTIPAY UAB	(Vilnius, Lithuania, EU) is authorized as a VASP to work with cryptocurrency wallets and exchange operations.
ALSAQR PAYMENT SERVICES PROVIDER	(Dubai, Mainland, UAE) offers payment processing solutions for legal entities in a specific region.
HAWK CAPITAL GLOBAL LTD	(British Virgin Islands) is authorized to issue and sell HAWEX tokens within the Hawex ecosystem.

Social Media:

 Instagram  Twitter  Telegram

 LinkedIn  Discord  YouTube