

# LEGAL AND TOKEN SALE

During the Token Sale phases, 60M ERC20 ICH tokens will be created on the Ethereum network; these tokens are sold to the public in exchange for cryptocurrencies, mainly Ether (ETH), but Swisscrowds SA also reserves the right to accept BTC, DASH, LTC and other currencies. Swiss Crowd SA does not accept FIAT currency donations (EUR, CHF, USD ...) in exchange for ICH Tokens.

ICH token DO NOT have Security/Equity token status, do not guarantee dividends to investors; may only be used within the ICOSTart platform for use of the services provided, or in exchange for professional advice provided by the company Swiss Crowd SA. ICH tokens holders are not entitled to attend the shareholders' meetings of Swiss Crowd SA.

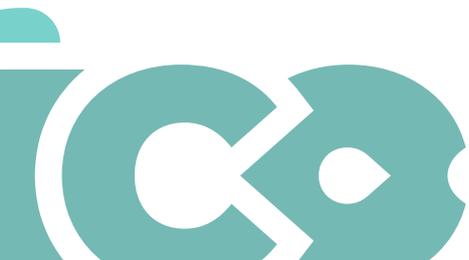
Tokens purchased during the Token sale phases will, in no case, be reimbursed by Swiss Crowd SA, will not be tied to a fixed value in the exchange rate with other currencies or cryptocurrencies; the ICH token was not created for speculation on foreign exchange markets or as a means of investment, but only for exclusive use within the ICO Start platform.

In the ICOSTart platform, all services can only be delivered in exchange for ICH

tokens, so buyers of the ICH tokens are aware that the only future use of the currency will be in the ICOSTart ecosystem. By participating in ICOSTart's Token Sale, or by purchasing ICH tokens elsewhere, the buyer declares that they have carefully read this Whitepaper, any other document issued by Swiss Crowd SA (and available on our website [icostart.ch](http://icostart.ch)) related to the risks and benefits associated with the ICH tokens.

Anyone who participates in the ICOSTart token sale declares they have solid experience in the field of cryptocurrencies and blockchain-related services; declares that they understand all the risks associated with the token sale, including those relating to the sending, raising and management of cryptocurrencies and ERC20 tokens. They also declare that they understand Ethereum technology, and the risks associated with the loss or theft of private keys and hardware wallets.

Swiss Crowd SA cannot be held responsible for the loss or theft of ICH tokens, since it does not have direct control of tokens, which will be issued on the Ethereum blockchain network.



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## • Disclaimer

This Whitepaper cannot be considered as an invitation or investment promotion. It cannot be considered or connected to any offer of shares or listings in any world jurisdiction. Furthermore, any information provided in this Whitepaper cannot be considered useful for taking decisions regarding investments or speculation.

Through the Swiss Crowd SA ICH token, NO sell shares in the company are sole, as the ICH token is nothing more than a utility token that can only be used for payment of services within the ICOSTart platform, and therefore does not constitute any form of investment.

If the ICH token were traded on a Utility Tokens trading platform, with or without the consent of Swiss Crowd SA, the nature of the token would not be changed, but would remain a utility token the sole purpose of which is to be used as a means of payment within the ICOSTart platform.

Swiss Crowd SA does not provide any form of guarantee on the accuracy and completeness of this Whitepaper and the Roadmap. Given the extreme lack of laws that clearly regulate the use and possession of token utilities in the various countries of the world, Swiss Crowd SA recommends making the necessary checks before purchasing ICH tokens.

Swiss Crowd SA is not a financial intermediary under Swiss law, and therefore does not require authorization in the matter of AML Anti Money Laundering. If Swiss Crowd SA were required to qualify as a financial intermediary, the token sale could provide for a KYC/AML procedure to be carried out prior to the purchase of ICH tokens.

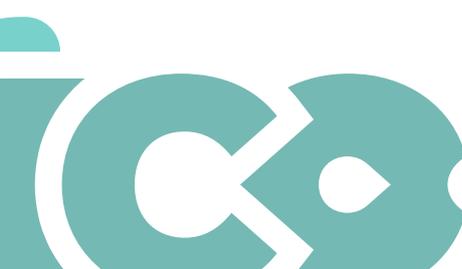
The possession of ICH tokens does not guarantee participation in the decisions and assets of Swiss Crowd SA.

Given that the Swiss government and regulator are carefully investigating all the new business proposals that have appeared over the last year in the cryptocurrency/ICO sector, Swiss Crowd SA reserves the right to modify the project roadmap, even by partly departing from the forecasts set out in this whitepaper, if the Swiss authorities require us to do so. Furthermore, Swiss Crowd SA declines all responsibility in the event that the decisions made in variation of these agreements should totally or partially change the aims and intrinsic value of the ICH token.

Swiss Crowd SA will do everything in its power to develop the ICOSTart project and platform. Swiss Crowd SA makes no guarantees that the service can be released.

The token generation event and ICH Token Sale will take place using the Ethereum platform, on which Swiss Crowd SA has no power of control; we will use the best knowledge in the sector to ensure that everything is done in a linear and correct fashion, but we cannot ensure that problems can occur during the process, not dependent on the will of Swiss Crowd SA.

Given that the ICH token uses the Ethereum protocol, purchasers declare that they possess the knowledge needed for its management; in any case, Swiss Crowd SA declines all responsibility for malfunctions, whether total or partial losses of the ICH tokens and the Ether tokens sent during the token sale.



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## • Guarantees



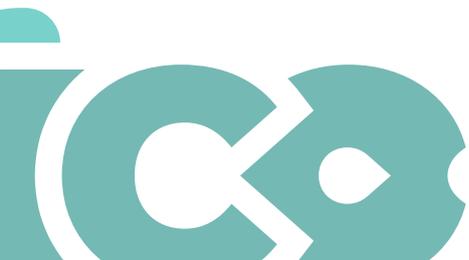
By participating in the token sale, you confirm that you have read and fully understood this whitepaper and the risks associated with this sale. You confirm that, according to the laws of your country of residence, you are entitled to purchase ICH tokens.

The ICH tokens can only be purchased by people who have reached the age of majority in their country of residence.

Furthermore, confirm that you are not a citizen of the United States, China, South Korea or you are not buying ICH tokens in the name of a person residing in these countries.

By purchasing ICH tokens, you confirm that you do not want to use these tokens in illicit activities, such as money laundering, and that you will not use this token to fund terrorist activities. The sole purpose of the ICH token is to be used within the ICOStart platform for the purchase of services; it is not possible to use ICH tokens for speculative and investment purposes. If ICO fundraising did not reach at least 70% of the cap provided for, the project will be duly downsized

The ICH token cannot be considered a loan to Swiss Crowd SA.



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## • Governing Law

The purchaser of ICH tokens acknowledges and accepts that Swiss Crowd SA operates within the jurisdiction of Switzerland, and that all token sale transactions take place within Switzerland, a country that does not currently have a set of specific laws for regulatory purposes of the cryptocurrency/ICO phenomenon. The parties agree that, in the event of a dispute, they will seek an out-of-court settlement before bringing an action.

All disputes arising with the with papers provided, shall be resolved by arbitration in accordance with the Swiss Rules of International Arbitration of the Swiss Chambers of Commerce in force on the date when the Notice of Arbitration is submitted in accordance with these Rules. The arbitration panel shall consist of one arbitrator only. The seat of the arbitration shall be Lugano, Switzerland. The arbitral proceedings shall be conducted in Italian.

ICH Token will not be listed on any regu-

lated stock exchange, such as SIX Swiss Exchange.

These Terms have been prepared without regard to the legal standards for prospectuses under art. 1156 or art. 652a of the Swiss Code of Obligations or the legal standards for facilitated prospectuses under art. 5 of the Collective Investment Schemes Act ("CISA") or art. 27 ff. of the SIX Listing Rules or the listing rules of any other stock exchange in Switzerland.

Any of these conditions or the material offered concerning the ICH token offer has been written or verified by the Swiss regulatory authority. In particular, FINMA has not written or supervised the writing of this document, and will not supervise the sale of ICH tokens. Moreover, ICH token offerings have not been authorized under the Collective Investment Scheme (CISA) standards, and the safeguards given to buyers under the CISA standard will not be extended to ICH token buyers.

