



BANK OF LUNAR

BANK OF LUNAR LIMITED

WHITEPAPER

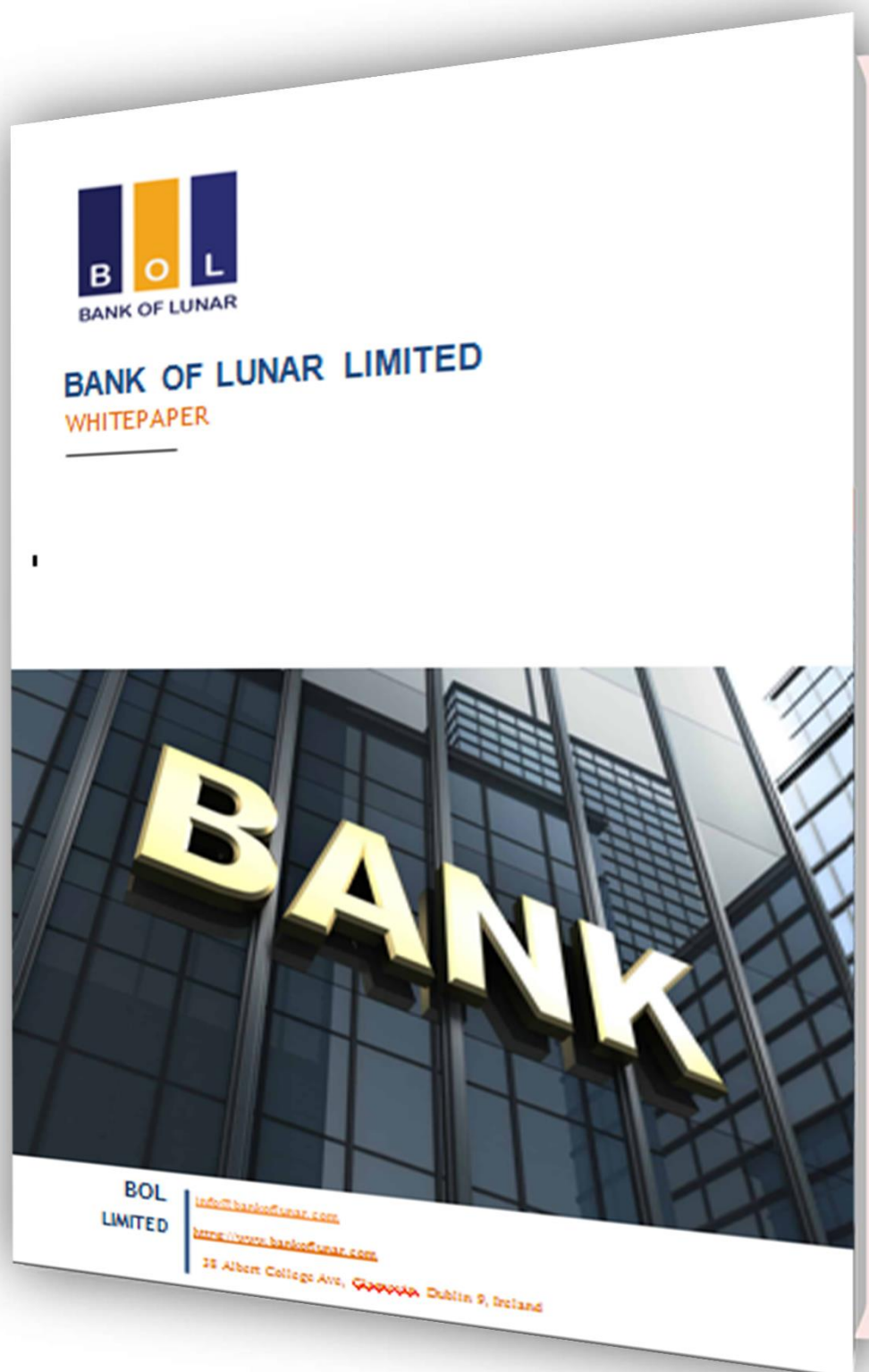


BOL
LIMITED

info@bankoflunar.com

<https://www.bankoflunar.com>

38 Albert College Ave, Glasnevin, Dublin 9, Ireland



ABOUT THIS DOCUMENT

This White Paper is an information document presenting BOL Limited plans for the development of BOL Limited Investments in the future. BOL Limited reserves the right to change these plans or refrain from implementing them at its sole discretion. This White Paper has not been prepared in accordance with any legal or regulatory acts and is not subject to any legal or regulatory act in any jurisdiction to protect investors.

This document may contain “forward-looking statements” - that is, declarations related to events in the future such as “forecast” or “aiming”, “will”, “would”, “estimate”, “expect”, “intend”, “plan”. These declarations, naturally, relate to issues that are uncertain to a varying extent. BOL Limited cannot guarantee that any forward-looking declarations, historical data or experiments carried out by the company or the expected results of the BOL Limited will be associated with actual facts or results in the future.

The English version of this White Paper is a basic and official source of information about the BOL Limited Investment Platform and Portfolios. All information contained herein can be always translated into other languages. It can also be used for written or verbal communication with existing or future members of the community, partners etc. Due to translation or transmission of such information, part of the contents of this document may be lost, their integrity may be compromised or the content may be misinterpreted.

The accuracy of such alternative ways of exchanging messages cannot be guaranteed. If there are any inconsistencies or contradictions between the translation or communication and this White Paper, the provisions of the original document in English will prevail. The information presented in this document may not be exhaustive of the issues raised in it and does not imply elements of establishing any contractual relationship.

The only purpose of this paper is to provide relevant information to potential coin holders in order to enable them to determine whether they want to undertake a detailed analysis of the company due to their interest in creating resourceful means through digital assets collection and management.

This White Paper does not constitute the solicitation of an offer to sell nor an offer to purchase securities in any jurisdiction, where such offers or solicitations are unlawful.

CONTENT

About **BOL**

Message from **BOL**

Vision & Mission of **BOL**

Competitive & Collaborative Landscape

Consolidatory Growth

Our Platform

Banking with Us

Acknowledgement

ABOUT BOL

Digital Banking is Our Heritage!

Bank of Lunar Limited– BOL is a global leading and reputable digital banking and finance as well as investment management firm, a direct financial subsidiary of BOL Limited, established and incorporated in the United Kingdom under the Companies Act 1985 with number – **C 50343**.

With operations in **4** countries, Over **24** years of experience, our **100+** Funded entities, **€ 3+** Billion Loans, and Numerous innovative and enterprising professionals work collectively and collaboratively to provide expert financial advice and services to enlarge our coastal outreach and to in turn, maximize the value of assets for our clients and investors.

BOL is backed by a team of world-class financial experts and the best technology talent. Our talented team of software engineers, designers, and data scientists has previously worked at such companies as Amazon, Google, and Apple.

With a focus on creating true global in-discriminatory economic growth, organizations, entrepreneurs, and investors need a sustainable ecosystem free from the influence of regulatory agencies and malicious third-parties and this is the sole purpose for the establishment of BOL Limited.

With the vast knowledge gained through professionally-conducted researches on and about digital currencies – cloud-mining, BOL posing as a decentralized company, owns capital and other primary digital assets and have several partners – individuals and corporate entities or bodies inside and outside the decentralized network – making it a highly versatile sole entity.

Our team consists of hardworking and dedicated people with years of experience in the field of banking, investment and management of crypto or otherwise, digital assets.

Our Investment Advisory Committee is recognized thought leaders in the investment community. They play an advisory role in BOL's investment management process and serve as a sounding board for BOL's management team.

Message from BOL

As European Union - EU moves ahead with its vision to become an economic behemoth in the next few years, the average level of prosperity among its populace and the degree of equitable distribution of wealth will, to a large extent, be determined by the scale of inclusive growth achieved.

In response to the evolving forces of customer expectations, regulatory requirements, technology, demographics, new competitors and shifting economics, much of the landscape will change significantly. Banks need to choose what posture to adopt against this change – whether to be a shaper of the future, a fast follower, or to manage defensively, putting off change. Staying the same is not an option.

In the field of technology based banking, information technology and electronic funds transfer system have emerged as the twin pillars of modern banking development. Products offered by banks have moved way beyond conventional banking and access to these services have become round the clock. This, indeed, is a revolution in EU banking industry.

Payments banks will open another alternative channel after internet and mobile banking, and help improve efficiencies and reduce costs involved in catering to customers in the rural and semi-urban areas.

The ‘Digital EU Campaign’ launched in July 2015 by the Government of EU, with an aim to ensure that the Government services and subsidy benefits are made available to citizens electronically by improving online infrastructure and by increasing Internet connectivity will pave way for technological reforms in EU and make the country digitally empowered.

Another extremely important issue is the infrastructure financing. Banks have been the primary source of funding for the infrastructure sector. As a result, banking sector credit to the infrastructure sector has also increased to around 10 Trillion GBP as on March 2016 and accounted for around 18% of the overall banking sector advances. Infrastructure advances have grown at a compound annual growth rate (CAGR) of around 30% in the last 15 years, which is higher than the banking sector advances growth.

EU’s financial regulators have helped build one of the world’s strongest banking and financial systems that has sailed past international crises. They are now injecting more competition by allowing different classes of banks and financial service providers. The Government is also stepping in with the bankruptcy law and the Bank Boards bureau, which will make it easier to do business.

BOL Limited having adopted the modernized digital banking and investment techniques has raised a standard for other financial and brokerage firms all around the globe to emulate and stick to. For instance, BOL has gradually shifted their operational currency from fiat currencies to crypto-currencies and digital assets though still maintain their traditional banking and signature of Transparency, Accountability and Trustworthiness.

BOL by this adoption has created an even safer banking and investment space for the amateurs to trade their assets and securities like the professionals of the famous “**Wall Street**”.

Vision & Mission of BOL

Leading onward, radically transformed Bank models will emerge. A glimpse ahead shows an emphasis on innovative technologies to vastly facilitate banking - inclusive banking through new types of Bank models, non-traditional alliances to make banking affordable, Fin-tech capabilities to make banking customer centric. Banking in the future will be collaborative, exciting and will raise the bar in setting new standards.

Consolidation in the industry is therefore, inevitable. The BOL Point of View following on from here, touches upon the growth route of Mergers & Acquisitions, a Banking model in the form of Payment Banks and Innovation in Banking that is technology oriented – Cognitive Technology & Artificial Intelligence, Block chain Technology, Robotics Process Automation, Fin-tech and of course Cyber Security.

OUR VISION

To be the premier digital financial services group, market and institution of British origin in the world.

OUR MISSION

To attain the highest levels of customer advocacy, be a great place to work, and deliver superior and sustainable returns to our shareholders.

OUR CORE VALUES

- Professionalism
- Sustainability
- Customer Focus
- Excellence

Competitive & Collaborative Landscape

With their mandates to tap the unbanked, promote financial inclusion and digitize cash, Payments Banks (PB) such as BOL Conceptualized by the Reserve Bank of England (RBE) are on their way to revolutionize the banking sector. In United Kingdom - UK's cash based economy; digital payment instruments will drive growth in non-cash payments. BOL will have long term implications on the syntax of large financial institutions as they disintegrate the value chain, by leveraging innovations in "Financial Technology", investing in innovations, and lowering transaction costs. They are capable of adapting easily to changing market trends. Legacy issues such as IT and infrastructure preventing traditional banks to adapt to new age developments are non-existent in the case of BOL. Owing to their agility, they are likely to tap a large segment of the value chain, whose needs were so far not met by traditional Banks.

BOL can provide basic savings, accept deposits up to **1,000.00GBP** offer payment and remittance services, issue ATM cards, do direct transfer of wages/subsidies, and facilitate low cost online transactions. BOL also have a merchant side business model, where they onboard merchants and facilitate payments. United Kingdom - UK has over 1000 Million subscribers with mobile phones and BOL plan to leverage this reach of mobile to bank the unbanked in the last mile. They will lower transaction and acquisition costs, processing time through digitization, use of mobile, and, in parallel drive consumption among consumers, specifically millennial's, by impacting their decisions.

The RBE issued most Payment Banking licenses to telecom players and mobile wallet operators with a view to bring telecom subscribers into the banking channel. The Government also expects to further its existing campaigns via BOL. For instance, from Payment Banks, its expectation is to further the "Digital United Kingdom -UK".

This promotion subsequently promotes other sectors of banking in BOL, which is solely geared towards fostering the **Sustainability** of the Bank.

Women's Economic Empowerment as regarding sustainability

We recorded an increase in the number of female employees at BOL versus the previous years after the inclusion of digitalized means of banking. In addition, we now have three women on the Firm's Board and five of the Firm's 20-member Executive Management Committee is women. Having achieved female staff strength of 50% at the Firm, we are putting strategies in place to replicate this at the Group level. We have successfully passed the bill to launch our Micro Businesses, through which we would be able to empower close to 1,000 women-owned businesses. To further support them, a customers' forum was held in Birmingham and Venezuela with over 3,100 women in attendance.

Photo: BOL Limited Customers' Forum briefing
Before the main seminar held
In **Ireland**



Photo: BOL Limited Customers' Forum briefing
Before the main seminar held
In **Slovakia**



Consolidatory Growth

Introduction The Union Finance Minister in his Budget Speech for FY 2016 - 17 emphasized the importance of a strong and well-functioning banking system as a vital cog in the financial sector. Stressed assets in public sector banks have plagued the banking sector since long. It is in this context that growth in the banking sector can be envisaged through consolidation of weaker entities with strong players in the market. The government has already put in action **'Plan for Revamping of Public Sector Banks'**, under implementation.

In response to this BOL has set up several branch offices in several countries.

CZECHIA

Photo 02: BOL Customer Service Representative at work in our branch in **Czechia**

Photo 01: BOL Group of Account Officers at work in our branch in **Czechia**



DUBLI

Photo02: BOL Branch Office

Photo01: All new BOL conference
theatre In Venezuela

...and a host of other branches.

These branches opened up in these regions has recorded over 200% positive yield as regards to digitalized banking and has in turn stimulated the investment by BO; Group to further open up other branches in several regions which through our survey, pose palatable for digitalized banking and networking.

BOL has expanded in **Czechia** and **Dublin** and has generated over **20.5 Million GBP** in the past year on mere trading alone and over **9 Million GBP** on management of their various investment portfolios alone

Our Platform

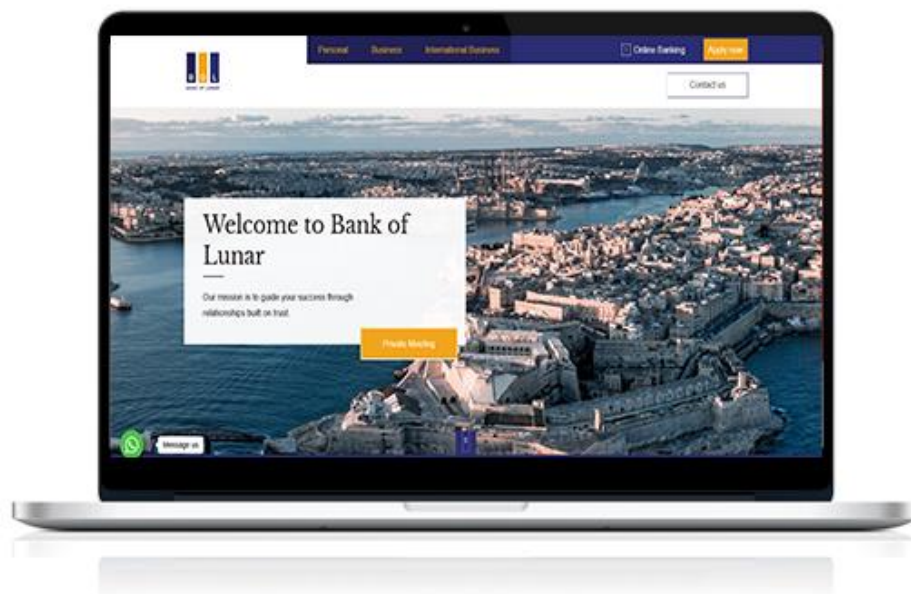


Photo: Banking, Trading & Investments – All Made Easy
All new **BOL (Accounting)** Online
Platform “Entry Page”

The BOL Platform was created with our clients at heart – <https://www.bankoflunar.com> was created to allow all our clients to flex and exercise their little and basic knowledge of traditional banking, trading and investments to go about it all like professionals. This platform simplifies the most sophisticated of all the procedures which are involved in banking, trading and investments as a means of earning and livelihood.

On hopping onto the webpage, you are graced with several options from the **products and services** we provide, knowing more **about us** – BOL, **learning** several trading and investment skills which are the needful preliminaries in your journey to owning and managing a portfolio effectively for profit maximization, and then, your **login** and **signup** options.

In this document, we will focus and gladly enlighten you on our products and services and how you can effectively have your assets managed to maximize earnings. Sounds about time? Ok, let’s get to it!

On clicking on the “PRODUCTS” option, there will be a drop down of other board which shows our basics services ranging from the traditional banking role of **saving**, through **crypto services** and to the modern banking role of dealing in real estate.

These basic services as a modern and digitalized banking institution are:

- **Save**
- **Invest**
- **Trade**
- **Crypto &**
- **Real Estate**

The ground currency which we use on our platform are crypto-currencies ranging from **Bitcoin**, **BitcoinCash**, **Ethers**, **XRP** and a host of others which could be made available to you on request depending on the portfolio being managed by the requesting client.

This ground currency usage does not in any way imply that other currencies are not being used too. But for the sake of clarity and for what it is worth, we always on our expert opinion, advise our clients to always have a conversation with our online web-based administrators on certain issues as this for further enlightenment and guide.

We will make further illustrations hence which now, we will use a mobile handheld device. This is because, majority of **80%** of our clients have been recorded to be using mobile handheld devices to hop onto our platform for their banking purposes ranging from the traditional services to the modern services.

Foremost, to become a member, click on the option icon on the top right corner of our webpage as shown on our homepage and you will see **signup** option. Click on that and then you will be redirected to a page where you will enter your email address and desired password which you will be further asked to confirm. Easy right?

Now that you have successfully created an account with us, you will be shown several other options as you scroll through your personal dashboard.

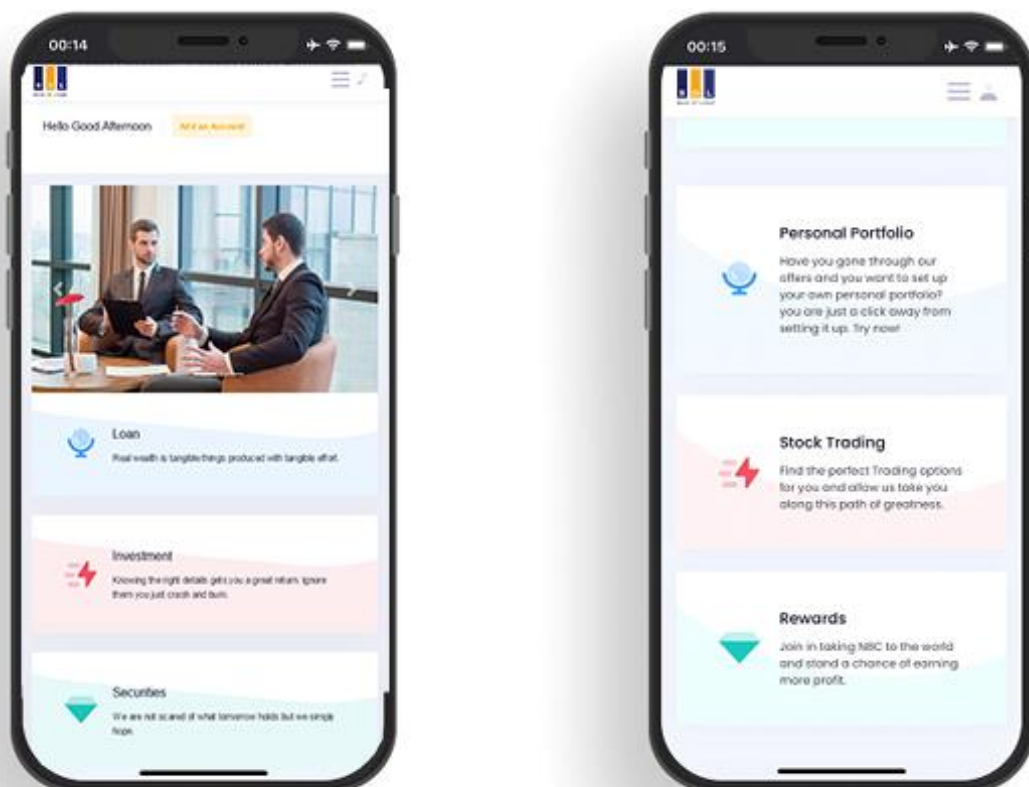


Photo: Banking, Trading & Investments – All Made Easy
An Ideal view of a User Profile and Personal Dashboard showing other Services.

Loan

This is more like a traditional banking service. On clicking on this option, you are further provided with options for **Deposits, Withdrawals, Investments, Trading** and **Internal Transfer**. You are to make your choice from the options as needed.

Investment

This connotes the regular form of investments which comprises of a **personalized portfolio, expert financial advice, auto-rebalancing** and **dividend re-investing**, and BOL provides you being the client **three (3)** investment plans:

- **Basic (250.00USD – 24,999.00USD Purchase Price)**

Pay 0.35% Management Fee	1.5% Daily Return On Investment (ROI)	10 Days Plan
---------------------------------	--	---------------------

- **Black (25,000.00USD – 249,999.00USD Purchase Price)**

Pay 0.75% Management Fee	2.5% Daily Return On Investment (ROI)	20 Days Plan
---------------------------------	--	---------------------

- **Generation (25,000.00USD – 2,499,999.00USD Purchase Price)**

Pay 1.55% Management Fee	3.5% Daily Return on Investment (ROI)	30 Days Plan
---------------------------------	--	---------------------

Choose any investment package or plan, make the purchase and then it is automatically added into your portfolio and as earlier described, managed by our experts at BOL (Accounting).

Securities

As a modern and digitalized banking and finance institution, BOL provides opportunities for investing in stock bonds and their likes which have a **minimum price fluctuation of 0.01000** and trade duration of **three hundred and sixty-five (365) days**, particularly these **two (2)**:

- **Bonds (10,000.00USD – 100,000.00USD Purchase Price)**

Limit and Stop Levels: 4	Margin Percentage: 1.5%	Max. Trade Size: 250
Spread as low as: 24	Bargain Profit/Loss: 0.5%	

- **Equity (25,000.00USD – 500,000.00USD Purchase Price)**

Limit and Stop Levels: 2	Margin Percentage: 5%	Max. Trade Size: 100
Spread as low as: 3	Bargain Profit/Loss: 0.8%	

Choose any of the above mentioned securities package or plan, make the purchase and then it is automatically added into your portfolio and as earlier described, managed by our experts at BOL (Accounting).

Personal Portfolio

Having gone through our offers – banking, investment & trading – and you discover a couple of them that interest you, you can on your own select these desired offers and create your own personalised portfolio package which will serve as a cocoon for the pre-selected offers. This is a very simple process which you can set up on demand in just a click.

BOL Stock Trading

The BOL **Stock Trading** option particularly deals with these **two (2)** commodities:

- **ESOP (9,500.00USD – 55,000.00USD Trade Price)**

Commission Free ETHs	0.0100 Minimum Price Fluctuation	Spreads as low as 3%
Margin Percentage: 1.5	Low Swap Value (Margin Curr.): 0.23	Profit/Loss: 1.3%
Limit and Stop Levels: 15	Trade Duration: 30 Days	

- **ESPP (Minimum of 15,000.00USD Trade Price)**

ISIN DE000A1EWWW0	0.0100 Minimum Price Fluctuation	Spreads as low as 3%
Min./Max. Trade Size: 1/388	Comm. Per Transaction: 0.5%	Profit/Loss: 1.9%

- **AGLE Energy (Minimum of 45,000.00USD Trade Price)**

Margin Percentage: 10%	0.0100 Minimum Price Fluctuation	Spreads as low as 0.339%
Min./Max. Trade Size: 2/444	Limit and Stop Levels: 2.5%	Profit/Loss: 2.9%
Trade Duration: 30 Days		

Choose any of the above mentioned stock packages or plan, initiate or make your trade and afterwards, it is automatically added into your portfolio and as earlier described, managed by our experts at BOL.

Rewards

As a reputable institution, BOL rewards its clients and shareholders who has done exceptionally well regarding their portfolios and other efforts towards making BOL group at large, a respectable firm and institution.

BOL provides lots more financial and banking services particularly as regarding investments as required of a modern and digital financial and banking institution which may not be recorded herein but made available on request. On another note, be mindful of the figures and amounts mentioned herein as there might be changes in the future but nonetheless, all procedures as regarding the packages above listed stays the same.

Banking with Us

BOL specializes in banking and provision of other financial services – both traditional and modernized banking. It aims to provide financial and banking services to its clients and shareholders who are devoted to maximizing their ROI – Returns on Investments.

Our team consists of hardworking and dedicated people with years of experience in the field of modern finance and management of digital assets.

With the vast knowledge gained through professionally-conducted researches on and about digital or modernized banking particularly as regarding blockchain technology, we as a decentralized company, owns capital and as well, primary digital assets and have several partners and affiliates – both individuals and corporate entities inside and outside the decentralized network hence, making BOL a highly versatile sole entity.

Our heritage is every day, we get busy with our duties, hoping to achieve two (2) things:

have a good and quality time with our clients and shareholders and

- help make the world a better place by helping create a banking system to steer true source of wealth and investment through digital assets management. It was true when we started years ago, and it is just as true today.

Our **vision** is to be the premiere digital financial service group, market and institution of British origin in the world and make digital assets banking easy and conveniently fast for everyone firstly by properly enlightening them on the need to become a part of the means. We as well provide a multi-algorithm and multi-coin banking and related services – without unchecked fees or uncalculated charges.

Our **mission** is to attain the highest levels of client advocacy, be a great place to work, and deliver superior and sustainable returns to our shareholders and as well, to extract the largest possible profit from modern banking operations at the global financial hemisphere. With this, there will be a guaranteed stable inflow of profits, more efficient and appealing means as our expertise stays in absolute total control to check and cancel all constraint of losses.

The ultimate goal of our existence is to make this banking means - our banking means an easy, smart and rewarding worthwhile experience.

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will seek to resolve it as quickly as possible. We will also take the steps necessary to prevent the problem happening again.

If you have a complaint, we've set out how it will be handled by our available administrators and managers on our platform at:

<https://www.bankoflunar.com>

If you are a micro-enterprise and we cannot resolve your complaint to your satisfaction, you are entitled to

refer your complaint to **38 Albert College Ave, Glasnevin, Dublin 9, Ireland, United Kingdom, UK** or

through our e-mail address Email: info@bankoflunar.com

BOL Limited is registered in Bank of Lunar Limited, Suite 3, Tower Business Center, Tower Street, Swatar, B'Kara BKR 4013, Ireland under No. C 50343. BOL is authorized and subject to regulation by the Financial Conduct Authority.

38 Albert College Ave, Glasnevin, Dublin 9, Ireland, United Kingdom, UK

Acknowledgement

Our gratitude to our sponsors, affiliates and partners, for their immeasurable contributory efforts in making this project a good one.

We also acknowledge the various heads of operations and departmental units and all others who partook in making **BOL Limited** an exceptional one.

I would like to thank our leaders and members of the board of directors, professionals and employees for their relentless efforts and enterprising work over the past year and implore all to keep it going so we may keep soaring to greater heights. Together, we take pride in building upon our strong foundation as we continue to write the story of **BOL Limited**.

We wish you an unbridled, resourceful and a worthwhile investment period with us here at BOL Limited.

We immensely appreciate!



Auditor General
BOL Limited

