

MultiBank  io

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MULTIBANK.IO

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ABSTRACT

A lack of market interoperability constricts the accessibility of capital towards financial instruments beyond the status quo also known as “alternative asset classes”. This then leads to the development of market silos where innovation is stifled and subsequent market adoption slowed. In order to address the pressing issue surrounding market and exchange interoperability, MultiBank Group, one of the leading FX and CFD online brokers is launching a fully regulated digital asset exchange called MultiBank.io. The platform comes to market with the vision of creating an ecosystem that incentivises network participation and subsequent crypto adoption through bridging the gap between alternative and traditional finance. MultiBank.io’s platform will seek to give all 320,000 existing MultiBank Group customers access to digital asset trading services while attracting new users through the development of the

world’s first cross-asset ecosystem. The platform will be implementing a dual-token model that will seek to serve ecosystem participants from both asset classes. The first will be MBG which will act as a utility token for the MultiBank Group ecosystem while also being the vehicle that further drives value through its multiple consumer touchpoints. The second will be MBGS, a Security Token, which will come to market in 2022 and will enable the first cross asset ecosystem by design and implementation. With the eventual rollout of MultiBank Chain in 2022, the MultiBank ecosystem will strive to fully serve market interoperability as it merges blockchain technology with traditional asset classes. It is understood that traditional asset legacy systems will transform over time however, MultiBank.io and its native digital asset MBG will seek to set precedence by being the first to exhibit that change on a global scale.

INTRODUCTION

MultiBank Group is the flagship umbrella conglomerate launched by a family of visionary leaders who, through their innovative approach to business, have throughout their journey embraced the future, whether it be technology, financial evolution or the future of society with the primary goal of creating inclusivity.

With its success in traditional financial market offerings, MultiBank Group is now venturing into the realm of “alternative finance” with the recent launch of MultiBank.io, an exchange that serves the digital asset industry in a similar manner to how their current products service traditional financial markets.

This whitepaper covers an overview of the MultiBank Group ecosystem which includes its products, services, and the most recent addition of MultiBank.io along with details on MultiBank.io’s native ecosystem token MBG, a vehicle for interoperability which is poised to launch in Q3 2022.

VISION

MultiBank Group's core belief is that the future of the global financial ecosystem will be built on a rapidly-evolving blockchain and that by providing blockchain based solutions, it will be able to provide greater access to the global trade environment to people around the world. MultiBank Group's vision lies in becoming the leading facilitator of blockchain based solutions in the world by 2026 and for MultiBank.io to become the leading digital asset exchange by volume across the globe by 2024.

MISSION

Traditional finance has not been disrupted at its core since its inception. Over time with the evolution of technology, financial ecosystems have seen intrinsic growth which majorly stems from the rotation of capital from within as opposed to the integration and interoperation of capital that exists beyond conventional asset classes. The inception and subsequent growth of Bitcoin and other cryptocurrencies established themselves as an alternative asset class that has the fortitude to make a dent within the grandfathered traditional finance sector. However, within the current cryptocurrency sector, there are only 2 types of exchanges – either fiat or crypto based – that exist. Exchanges like FTX and Binance targeted pure crypto trading while Coinbase found product market fit with being a fiat on/off ramp for users investing in digital currencies. The digital asset space is now seeing record levels of retail and institutional involvement, with the uptrend likely to continue over the coming years. However, as the road

to crypto adoption continues, the product catalysts required to get there are still not fully offered within the market. Both new and current investors are reliant on limited financial products and services provided by current crypto exchanges. Furthermore, current exchanges are ridden with high transaction costs, sub-par customer service, questionable access to liquidity and little to no interoperability with the traditional financial markets.

Seeing these market pain points in effect, the MultiBank Group is launching a native digital asset – MBG – to power MultiBank.io, a fully featured and regulated digital asset exchange and the entire MultiBank ecosystem. By giving users access to progressive financial instruments MBG looks to solve the aforementioned issues by bridging the apparent gap between traditional and alternative finance, while establishing MultiBank.io as the world's first cross-asset exchange, where users are able to trade between traditional and alternative asset classes – seamlessly.

THE PROBLEM

SILOED FINANCIAL MARKETS – NO INTEROPERABILITY

The trading of stocks and derivatives were key in the progressive financial revolution over the past three centuries. However, as volumes continued to rise, the need for a more organized marketplace became apparent. This led to the establishment of ‘modern exchanges’ that exist as a marketplace for all types of traders, investors and brokers. With numerous touchpoints around the world, the markets are often used as a benchmark alluding to the health of the global economy.

As the globalization of asset trading continued, the need for a reserve currency became evident. Thus, the US-Dollar was given global reserve status in 1944 as it was initially backed by the largest gold reserves in the world. This meant that the US dollar became the largest source of liquidity for all asset classes in the world.

Even today, about 61% of all foreign bank reserves are denominated in the US-Dollar in either cash or US Bonds, according to the International Monetary Fund (IMF).

An increasing concern is that global asset trading liquidity can only be sought from fiat currency (predominantly the US-Dollar) and that irrespective of its benefits of stability and deep liquidity, the reserve currency currently strong-arms the entire value chain. As such, there is a lack of trading interoperability within the traditional finance sector where value-backed assets are only tradable with fiat currency rather than with each other.



The silos were originally beneficial as it allowed for focused adoption and the development of regulations in each asset class. However, today's emerging 'alternative' asset class redefines 'asset value' and continuing the status quo stifles innovation and results in the loss of value.

With the invention of Bitcoin over 12 years ago, digital assets can be classified as an 'alternative asset class'. The word 'alternative' is appropriate because they shift the definition of value from traditional assets such as those with physical backing (metals and commodities) and business models (stocks and derivatives) to that of assets which enhance operational and systemic efficiency, while democratizing access and increasing transparency. These assets help facilitate the transaction of said value in a trustless manner. This is a first within any asset class and further distinguishes digital assets from traditional finance.

The present lack of operational interoperability within the traditional finance sector is worsened by the fact that no exchange interoperates with one another within any form of asset trading (stocks, forex, CFD, etc). This lack of interoperability intensifies when a novel asset class such as crypto begins to accrue market share.

LACK OF LIQUIDITY FROM TRADITIONAL TO ALTERNATIVE FINANCE

The traditional finance sector sees tremendous depth of liquidity flowing through it, with the FX industry seeing approximately \$6.6 trillion in daily volume. In 2019, the options market was at \$21 billion, futures \$25 billion, equity derivatives over \$25 billion and commodity contracts were \$6.83 billion to name just a few. Most of the aforementioned are enabled and based on the US-Dollar but the platforms and brokers that offer the ability to trade within these markets currently do not offer alternative asset trading.

This means that the digital asset market is prevented from accessing the liquidity within traditional finance markets, as there are virtually no platforms/brokers from where liquidity can efficiently flow from traditional to alternative assets. This is also due to the traditional finance sector largely being non-interoperable.

LACK OF CROSS-ASSET TRADING PAIRS

A lack of interoperability between traditional financial markets ultimately means limited options available, especially the stark lack of 'cross-asset' trading pairs.

A lot of the growth within the digital asset market has originated from within the industry itself, as the asset class supports multi-asset trading (not just against the US-Dollar) while consistently working towards ecosystem interoperability by design.

However, there are currently no platforms/brokers that allow an individual to trade Gold against Bitcoin or Oil against Ethereum, for example. In other words, interoperable trading between digital assets, securities, forex, commodities and their CFD equivalents are not offered within the same platform at the moment.

LACK OF REGULATED ENTITIES

The need to introduce cross-asset trading within the current standard is ever more pressing. Unregulated trading activity within the digital asset space has recently seen all time highs, as it allows bad actors to manipulate markets and for subsequent monopolies to be developed, which are unethical to free-market principles as we know them.





Furthermore, there is a lack of trading platform offerings currently that abide by regulatory scrutiny for the digital asset space to the same rigor as current traditional asset exchanges. Currently, there are no platforms which are trustworthy, established, and have the financial and operational backing of traditional asset ecosystems.

MARKET NEEDS: A SUMMARY

The current market structure within both traditional and digital finance demonstrates the loss of value through:

1. Siloed financial markets with no structure in place for interoperability
2. The asymmetry that exists within access to liquidity and especially the transfer of such liquidity from traditional to digital assets
3. A culmination of the above two points, which further result in a lack of cross asset trading pairs
4. A lack of regulated entities within the digital asset space

SOLUTION: THE MULTIBANK ECOSYSTEM

All of this creates a significant market opportunity— especially as financial innovation continues in full force and a revolutionary new asset class emerges and spreads across the market. The groundwork necessary for a vehicle for interoperability between traditional and digital assets is even more imperative.

In order to lead the digital asset financial revolution towards mainstream adoption with deep market liquidity and interoperability, MultiBank.io will be launching MBG; a native platform digital asset that will enable world-first value added services for all MultiBank Group ecosystem participants.

MultiBank Group and its multiple subsidiaries are curating a financial ecosystem that will combine an established FX and CFD exchange capabilities along with MultiBank.io's digital asset exchange offerings, to allow for the implementation of unique cross-asset trading pairs unavailable elsewhere, along with a native blockchain hub and marketplace for the incubation and proliferation of multiple projects and innovations.

In order to understand the current offerings of the MultiBank Ecosystem, a

short summary is given below, followed by an in-depth detailing of MBG and how it ties everything together.

MultiBank Group

MultiBank Group has established itself as one of the largest online FX and CFD brokers in the world, with a daily trading volume of \$8.2Billion, while offering over 15,000 products that span across various asset classes such as forex, metals, indices, shares, commodities and cryptocurrency CFDs. Rated BBB+, the MultiBank Group, comprises of several companies, that are heavily regulated across five continents by 11 financial regulators. With over 320,000 trading customers, MultiBank Group grossed \$139.2 million in profit in 2020, with a current paid-up capital of \$322 million. The Group is also the first offshore derivatives entity to offer excess loss insurance which protects all client's funds up to \$1 million per account.



MultiBank.io

MultiBank.io is a newly launched global digital asset exchange that offers over 20 of the top cryptocurrencies, chosen specifically for listing through a newly developed scientific methodology utilizing both qualitative and quantitative measures. The exchange facilitates fiat on-and-off ramps with multiple currencies including the US-Dollar and Euro. Spot and futures trading (quarterly and perpetual contracts) are available with leverage up to 125x (for select countries).

MEX Pay

MEX Pay is an Electronic Money Institution (EMI) that enables low-cost online banking for both individuals and businesses. It operates as a financial super-app offering multiple currency accounts and the ability to do international money transfers, currency conversions and instant payments faster and cheaper. Additionally, MEX Pay operates at the nexus of your banking, by connecting to other online wallets and local bank accounts to facilitate all banking needs in one place. MEX Pay will form part of the MultiBank Ecosystem where users can seamlessly trade FX, CFDs, Crypto and MEX Sports with discounted fees if they hold MBG; transfer funds between all MultiBank trading entities and wallets as well as buy, store or spend their crypto and fiat profits instantly. In the pipeline is the issuance of MEX card with Visa and Mastercard.

MultiBank INC

MultiBank Inc is an international digital bank that offers current accounts, high yield savings accounts, credit and debit cards as well as loans. Customers will be able to execute local and international transfers with any bank, through online banking.

— HOW IT ALL COMES TOGETHER

MultiBank.io's recent launch paved the way for the introduction of digital assets within the MultiBank Ecosystem. To take this one step further, MultiBank.io will be coming to market with a dual-token model that serves ecosystem participants from both asset classes. The first will be MBG, a native platform utility token for the entire MultiBank Ecosystem (including that of MultiBank.io and MultiBank Group). MBG is designed to be the vehicle that drives value through its multiple consumer and ecosystem touchpoints. The second will be MBGS Security Token, the first financial instrument that provides global investors with exposure to MultiBank Group equity.

The MBGS Security Token will pave the way for the creation of a truly cross-asset ecosystem by design and implementation. The exact economics surrounding the MBGS Security Token are not fully defined at this date— however, a high level view is discussed further in this paper. Complete offering details will be made available closer to its launch.

As mentioned before, MBG will bridge all MultiBank companies, products and services together. MBG, will be launched on a layer 1 blockchain prior with plans to power the MultiBank Chain blockchain in 2022.

MultiBank Chain will attempt to merge all existing services offered within a protocol and further efficate cross asset liquidity and interoperability.

MBG UTILITY

MBG is an ecosystem token with a foundation for the creation of an incentive-based community that provides value to all network stakeholders. With a vision of creating an ecosystem that incentivises asset interoperability, network participation and subsequent adoption, the MultiBank.io platform will assist in bringing MBG to market as it will serve as the initial vehicle that connects alternative assets to traditional assets and vice-versa.

As will be detailed further below, an ecosystem token can have a variety of use cases. An increasing number of use

cases implemented denote an equivalent increase in the amount of consumer touchpoints that exist on the platform. The goal for any digital asset exchange offering advanced utility to the user is to maximize consumer touchpoints while minimizing the friction that comes with multiple use cases. As with the business model across the industry, users with more tokens have access to greater functionality and premium benefits. These include, but are not limited to, commission discounts, transaction fee discounts, higher referral percentages, prime rebates, staking opportunities and so on.



HOLDING MBG

By holding MBG, users get access to a range of trading fee discounts on both MultiBank.io and MultiBank Group platforms.

Tier	MBG Holding (USD) – ALL TIME	Discount on Spot and Margin Trading Fees (MultiBank.io & MultiBank)	Discount on Futures Trading	Discount on MultiBank.io and MultiBank OTC	Other Privilege
1	\$100	10%	15%	0.0010%	N/A
2	\$1,000	15%	15%	0.0020%	N/A
3	\$5,000	20%	15%	0.0025%	N/A
4	\$10,000	25%	15%	0.0050%	N/A
5	\$50,000	30%	15%	0.0050%	N/A
6	\$100,000	35%	15%	0.0075%	N/A
7	\$200,000	40%	15%	0.0100%	N/A
8	\$500,000	45%	15%	0.0125%	N/A
9	\$1,000,000	50%	15%	0.0150%	Automatically become VIP 5*
10	\$2,500,000	55%	15%	0.0200%	Automatically become VIP 6
11	\$5,000,000	60%	15%	0.0200%	Automatically become VIP 7

*VIP status is determined by the amount of MBG staked.

FURTHER DISCOUNT STRUCTURE FOR ALL MULTIBANK CUSTOMERS*

The following benefits are for current and future MultiBank customers that also hold MBG.

Benefits	MBG Holders will get:
SWAPS Discounts	Discounts on spreads – Tiered Monthly
Trading Commissions Discount	Discounts on trading fees – Tiered
IB Agreements & Marketing Bonus Structure	Premium rebates – Tiered Quarterly. White labels or corporate IBs get a marketing bonus if they hold MBG to help them get started
MultiBank Affiliate program	Increased commissions on each referral’s trading fees – Tiered
MultiBank Inc	MBG holders will get discounts on all fees in the various tiers
MEX Pay	Discounts on transaction fees – Tiered
MCN/NFTS and other projects	Exclusive early access and discounts across all future projects and IEOs

*Refer to the Appendix for a breakdown of all MultiBank Discount Structures utilizing MBG

DISCOUNT FOR THE FIRST TWO YEARS

For the first 2 years after the MBG IEO, MBG holders will get an additional **25%** Spot, Margin and Futures trading fee discount on top of the discount available on their eligible tier as stated above **if users opt in to pay for trading fees with MBG** on both MultiBank and MultiBank.io platforms. For OTC trades, users will get an additional discount correlating to **0.0025%** on top of their eligible tier discount on both platforms if the fees are paid in MBG.

For example: If a user holds \$100,000 worth of tokens, and also pays their fees in MBG on either platform, then the spot, margin, and futures trading fee discount would be 60% and 40% respectively.

MULTIBANK.IO REFERRAL/AFFILIATES

The inviter, gets the following rates based on total volume of all trading fees paid by the invitee on the MultiBank.io platform.

Inviter’s Daily MBG Balance in USD	Inviter’s Base Referral Rate
<100,000	25%
≥100,000	50%

EXISTING MULTIBANK GROUP CUSTOMERS

Between the launch of MBG’s trading and and its one-year anniversary, all existing and eligible MultiBank Group customers can take advantage of the following incentives made available on MultiBank.io.

(NOTE: An eligible MultiBank user would need to have opened an account and deposited a minimum amount of \$50.00 USD into that account at least 1 week PRIOR to the launch of MBG.)

- 0% funding fees
- Increased MultiBank.io referral fees by 20% for both levels
- Access to MBG airdrop incentives
- Higher staking rewards
- An additional 5% discount on all trading fees on MultiBank.io only (excluding OTC) on top of all other fee discounts corresponding to respective tiers
- Dedicated voting rights to MultiBank.io feature implementation via Platform Governance – 70% of the total voting pool for those staking their MBG (more on this later)

STAKING MBG

Along with holding, users will be able to stake their MBG on the MultiBank.io platform to earn rewards and additional discounts. Staking takes the asset out of circulation as it gets locked within a smart contract. As long as the asset is staked, a user will be able to reap the benefits according to the eligible tier.



The following table provides an overview of the benefits that come with staking MBG.

VIP Level	MBG Staked	Referral Commision Increase	Maker Fee Rebate	Number of ERC20/ETH zero-fee withdrawal	IEO tickets
0	0	0%	0%	1	0
1	50	22%	0.0000%	1	0
2	200	25%	0.0005%	2	1
3	1,000	28%	0.0010%	5	2
4	10,000	31%	0.0015%	10	3
5	30,000	34%	0.0020%	30	4
6	150,000	37%	0.0025%	150	5
7	1,000,000	40%	0.0030%	1000	6

IEO tickets allow stakers to participate in upcoming token offerings held by the exchange. The user gets their allocated ticket amount per month and can use the tickets towards any future token offering on the platform. Those users that do not have any IEO tickets can participate based on the lottery draw which is conducted after the IEO ticket deadline has elapsed. Up until a specific deadline, a ticket holder can guarantee their spot within the IEO. Thereafter, the only way to participate is via the lottery system. When approved, a user can partake in the token offering by buying into the offering via a fixed swap price (X MBG for Y new token).

DEVELOPMENT GOVERNANCE

Each MBG represents one voting right within governance pools. The development team can create polls which users are able to vote on by staking MBGs.

In the first year, the Governance Pool will be split 70–30 between existing eligible MultiBank Users that come onboard as MultiBank.io users and everyone else.

This split will be adjusted to 50–50 after the first year.

Pre MBG IEO

Prior to the MBG IEO, MultiBank Group and all its subsidiaries, including MultiBank.io will begin onboarding future MBG holders through the use of an IOU system to enable early discounts. Users that qualify for the respective discount structure will be eligible for a MBG IOU equivalent to the aggregate value of their discounts accrued from the beginning of the roll-out period to the launch of MBG. The total value of accrued discounts will be credited to user accounts in the form of MBG based on its trading exchange rate 24 hours post launch. The following are the initial select structures being established. See appendix for the appropriate discounts applicable for each category.

*Note: these may change after the publication of the whitepaper, so users are urged to consult the MultiBank.io and MultiBank websites for the latest information.

Benefits	MBG IOU Holders will get:
SWAPS Discounts	Existing MultiBank Group customers may choose to be paid in MBG IOU.
Trading Commissions Discount	A 25% discount per lot will be paid out in the MBG IOUs pertaining to available fee structure.
IB Agreements	Any MultiBank Group trading account and/or MultiBank.io crypto account that opts into buying \$50,000 worth of MBG up until the end of 2022 will be eligible for these pip rebates, paid out in MBG IOUs.
Affiliate program	An incentive to get in early! Prior to the launch of MBG in the IEO, inviters who refer active traders will get \$50 worth of MBG IOU and 40% of their referral's trading fees up until the IEO is completed.
Daily Check In Rewards	Along with the above, MultiBank and MultiBank.io users will be able to get \$1 worth of MBG per eligible visit to each of the trading platforms. This will be credited to user accounts in MBG after its launch.


MBG IEO

MultiBank.io will be conducting an Initial Exchange Offering (IEO) in Q2 2022 to launch the native ecosystem token, MBG on the ethereum blockchain as an ERC-20 token.

TOKENOMICS

The total circulating supply for MBG will be 1 billion where 225 million tokens will be allocated to three separate private sales and 50 million tokens to one public sale. Below is a breakdown of the initial token sale rounds.

MBG TRANCHES



Rounds	Price	Quantity	% of total supply	Raise Target	Circulating Market Cap*
Private Round Tier 1	\$0.15	60,000,000	6%	\$9,000,000	\$10,312,500
Private Round Tier 2	\$0.20	60,000,000	6%	\$12,000,000	\$13,750,000
Private Round Tier 3	\$0.30	105,000,000	10.5%	\$31,500,000	\$20,625,000
Public Round	\$0.40	50,000,000	5%	\$20,000,000	\$27,500,000
TOTAL		275,000,000	27.5%	\$72,500,000	

*at launch

MBG TOKEN ALLOCATION BREAKDOWN

MBG Allocation	% of Total supply	Quantity
Private Round Tier 1	6%	60,000,000
Private Round Tier 2	6%	60,000,000
Private Round Tier 3	10.5%	105,000,000
Public Round	5%	50,000,000
Marketing/Community Development	22.5%	225,000,000
Founders/Team	10%	100,000,000
Advisors	4%	40,000,000
Operations Reserve	36%	360,000,000
TOTAL	100.00%	1,000,000,000



VESTING SCHEDULE

Founders/Team tokens are locked for the first 11 months after listing on an exchange, with the first unlock event occurring in month 12, equivalent to a 4-year quarterly token distribution (25%). This entails that in 4-years all Founder/Team tokens will be unlocked.

MBG Buy-Back and Burn

The ecosystem currently supports token buy-back and burn based on quarterly MultiBank.io revenue paid in MBG. Every quarter 20% of revenue from fees paid in MBG will be used to buy back and burn MBG. Along with that, 2.5% of all fees paid by the user within other uses of MultiBank.io and MultiBank Platforms i.e. but not limited to MEX Pay, MBG e-wallet liquidity provision, staking, IEOs, NFT marketplace, asset farming, MultiBank Chain transaction fees paid in MBG and more will be used to buy back and burn MBG. The burning of MBG will continue until 50% of the supply has been taken out of circulation forever.

All transactions related to buy-backs will be broadcasted on the blockchain. This may change with the implementation of future phases and will be decided upon by management at that time.

ADDITIONAL PROJECT ROLL-OUTS

MEX ECN

MultiBank Group will form an Electronic Communication Network (ECN), valued at \$3.7 billion, based on a network of 500+ international banks' liquidity providers, ECN brokers, corporations and traders to enable online FX trading. This network will provide access to very deep liquidity in the form of price feeds ensuring tighter price spreads. In excess of 12 major financial institutions including Deutsche Bank, Bank of America, Barclays Bank etc. will act as Prime Broker Members. MEX ECN will run on a public network (the internet), as opposed to a private network, with a high level of security encryption, entailing a Forex price-driven electronic exchange built on a highly advanced infrastructure of superior and secure execution servers. The platform will allow traders to access and trade more than 55 ECN currency pairs in the IFM every day. As most ECN's are based in America, the UK and in Germany, MEX ECN will include BRICS, Middle Eastern banks and financial institutions, in addition to other international financial entities.

MEX NFT MARKETPLACE

MultiBank.io will create a diverse NFT Marketplace catering to the music and sports industries initially, ensuring automatic execution of contract parameters and perpetual royalty payouts to all requisite recipients.

MEX MCN

MultiBank.io will develop a blockchain enabled service that serves as the foundation on which a full service talent management and YouTube Multi-Channel Network (MCN) will operate. This MCN platform will help YouTube creators from all regions manage their channel efficiently thus increasing revenue.

MEX SPORTS

MEX Sports empowers fans to trade with real-time 24/7 pricing of sports players, putting a tradable value on their performance. Customers are able to buy, sell or hold their favorite players for a match, tournament or even an entire season. Sports Stars CFDs will be offered through MultiBank Group and tokenized sports stars will be offered on MultiBank.io in the coming months after the exchange launch.

TRUST ACCOUNTS

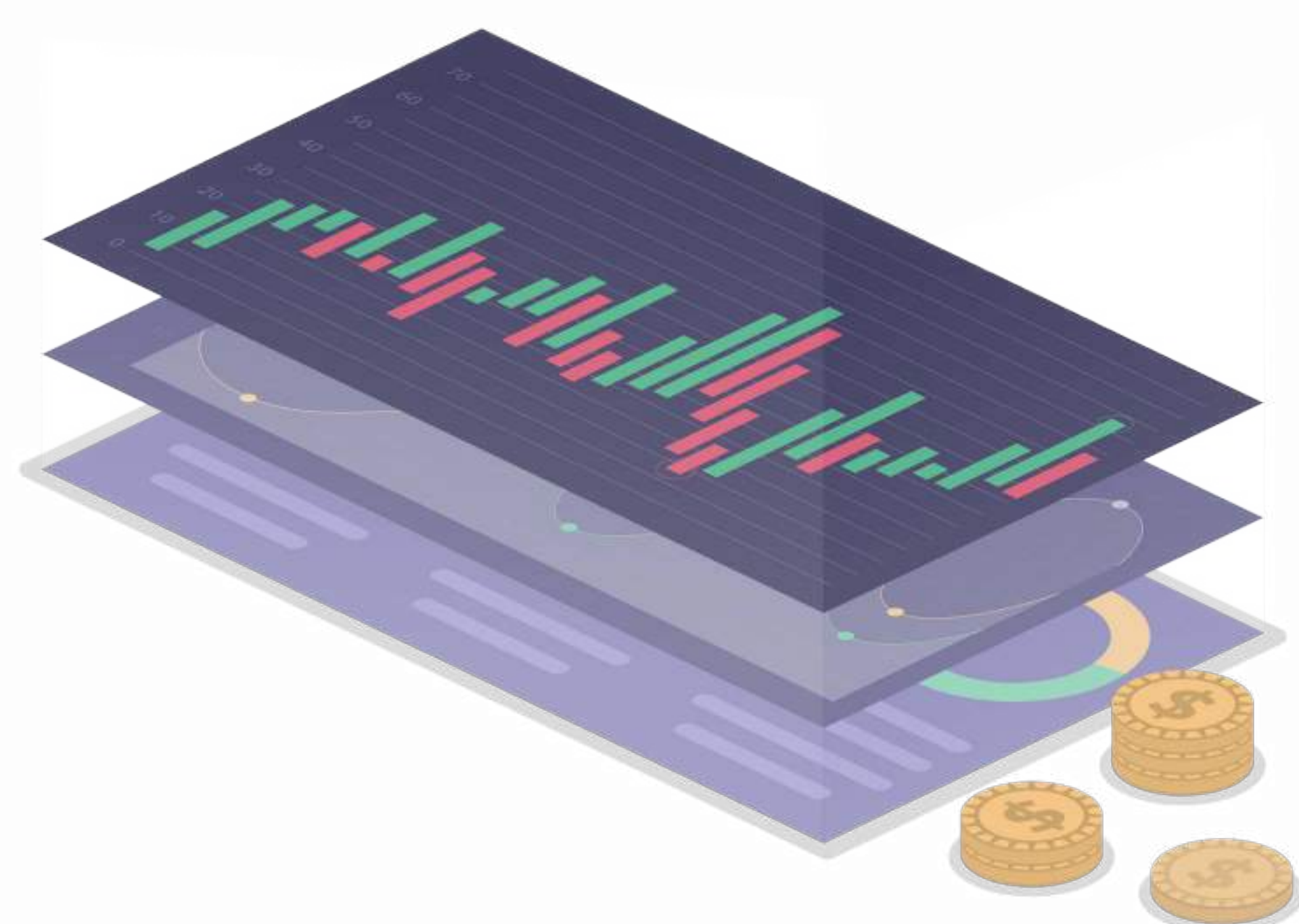
MultiBank.io will open a bank that allows for Trust Accounts to be created and funded with digital assets. These alternative savings accounts can be set-up to ensure a child's financial future are available to family and friends to contribute towards. Once the MultiBank.io's native smart chain, MultiBank Chain, is developed, all custodial services and accounts will be executable via smart contracts.

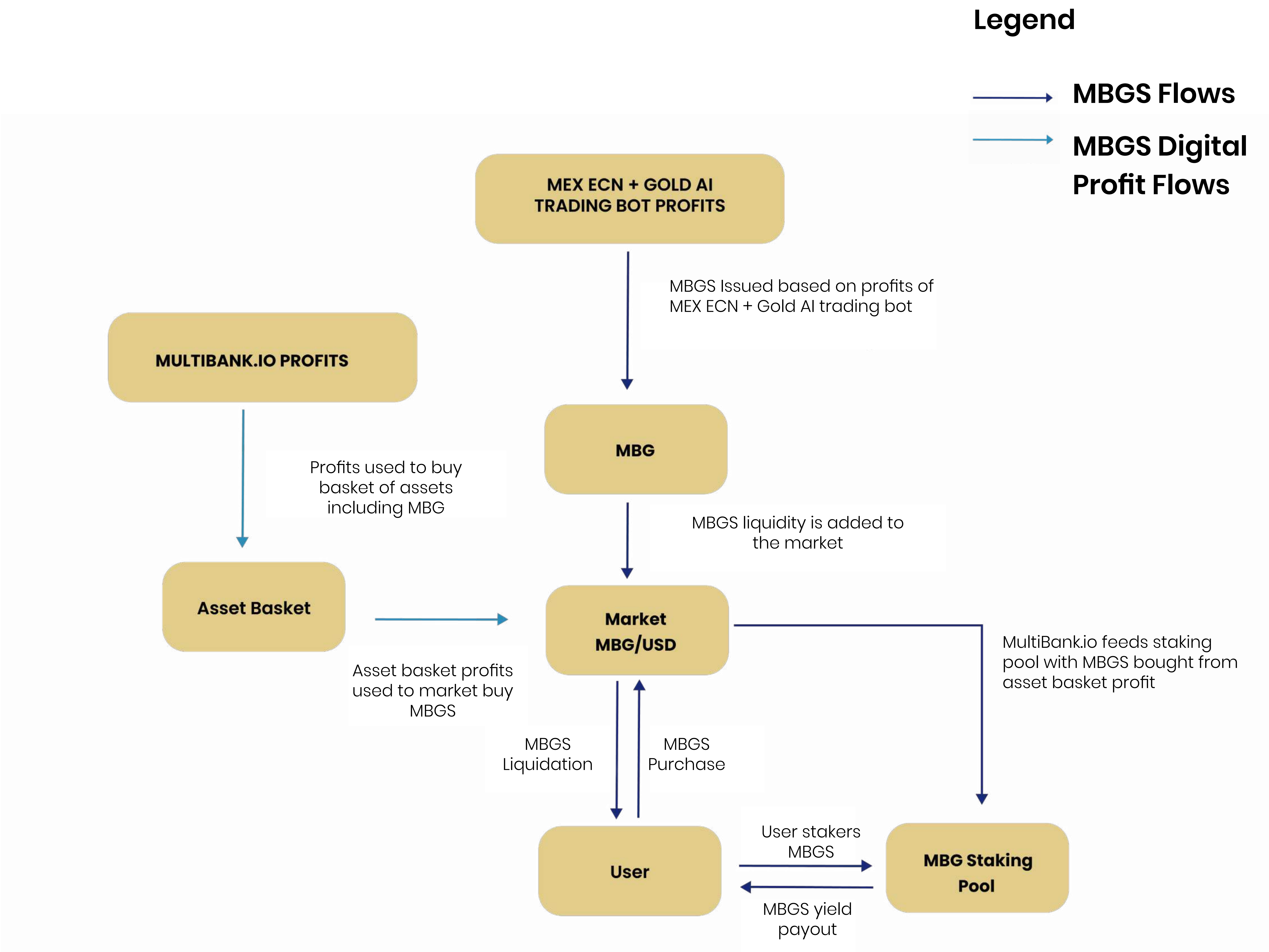
MBGS SECURITY TOKEN

The creation of a MBGS Security Token is in the pipeline addressing the vision of having interoperability amongst traditional and alternative asset classes. It will act as a yield-generating mechanism from all asset types. Once launched, the MBGS Security token will work together with the MBG ecosystem token to offer users access to interdisciplinary products that provide value for all ecosystem participants involved.

MultiBank Group currently has a Gold AI trading bot which is offered to clients wishing to automate their trading strategies, along with the MEX ECN project. The intention here is to pass along a percentage of the value to users in the form of profits and/or dividends to MEX Security token holders. The MBGS Security token will be the financial vehicle for doing just that. The token will comply with all regulatory requirements within the relevant jurisdictions.

Furthermore, MultiBank.io has the ability to take its share of the profits and market-buy a combination of cryptocurrencies and/or stocks, including MBG. The value generated from this can then be used to buy MEX Security Token and feed it into a MEX Security Token staking pool. This staking pool will allow users to stake their MEX Security tokens on hand to get a further yield than what they are already eligible for by simply holding tokens. Once implemented, this will be the first cross-asset staking protocol that will further define liquidity interoperability.





The above diagram briefly outlines MBGS’ structure and how MBG would interoperate with it in the MultiBank.io ecosystem.

MUSD STABLECOIN

MultiBank.io plans to implement a MUSD stablecoin within the first year of launch. By introducing a stablecoin to the MultiBank Ecosystem, users will be able to:

- **Access price stability within the volatile crypto markets without having to convert back to fiat currency off-chain**
- **Lock in gains by accessing liquidity provided by MUSD**

MUSD will be paired with commodities like gold, silver, oil and others to further bridge the gap between MultiBank.io and MultiBank offerings.



MultiBank Chain

Taking elements from Heco Chain and Binance Smart Chain, MultiBank Chain will be designed to allow users to become nodes via the staking of MBG while earning transaction fees for validating and securing the network. MBG would power the network in the form of gas to fuel all transactions on-chain.

MultiBank Chain will feature:

- Smart contract compatibility
- DeFi implementation
- Tokenize commodities and implement commodity DeFi pool swaps with various assets such as MBG, MUSD etc.
- Scalability
- Low costs
- Developer-friendly programming

Via the MultiBank Chain, governance and staking will be implemented seamlessly and Decentralized Apps (D'Apps) can be developed on-chain to implement any sort of token ecosystem.

MBG MULTICHAIN INTEROPERABILITY

Prior to MultiBank Chain launching, MBG will be bridging over to the AXIA blockchain and intends to be the first digital asset within the AXIA protocol. AXIA’s protocol will settle all on-chain functions akin to the ethereum blockchain however its increased scalability and higher throughput will distribute value to users via cheaper transactions and subsequent accessibility to the MultiBank Ecosystem.

MEX BRIDGE

To connect the MultiBank Chain ecosystem with other blockchain networks, the MEX Bridge will facilitate asset interoperability between the Ethereum, Binance Smart Chain & Solana blockchains initially. This way, the MBG digital asset will be able to operate on other blockchains, further enhancing the reach and utility benefits of the entire ecosystem.

REVENUE MODEL AND FINANCIAL PROJECTIONS

MultiBank.io’s business model relies on trading fees within the following categories.





Native Android & IOS Design

Quick Buy Feature

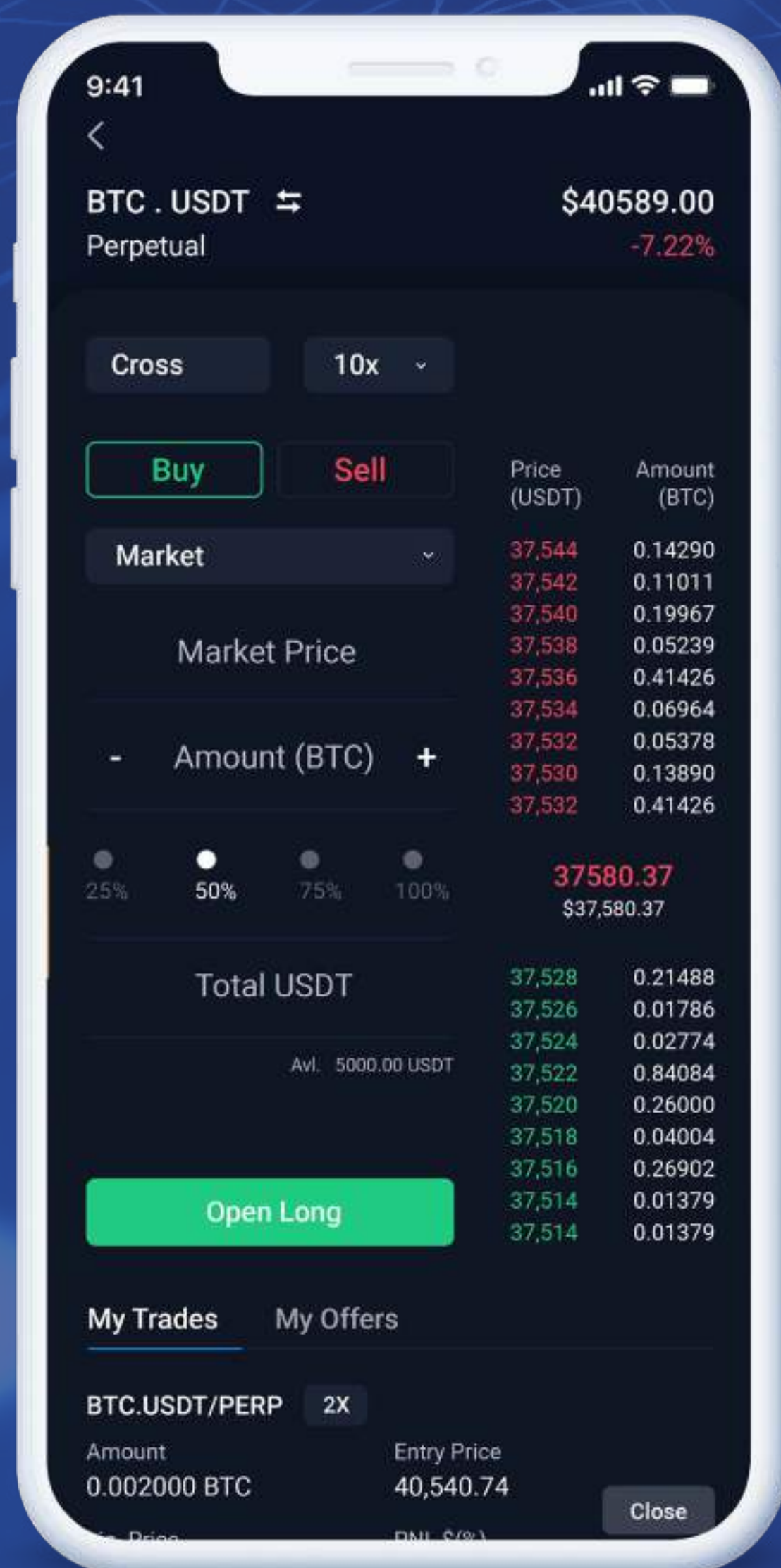
Securely store, send and receive cryptocurrencies

Optimized for seamless user experience



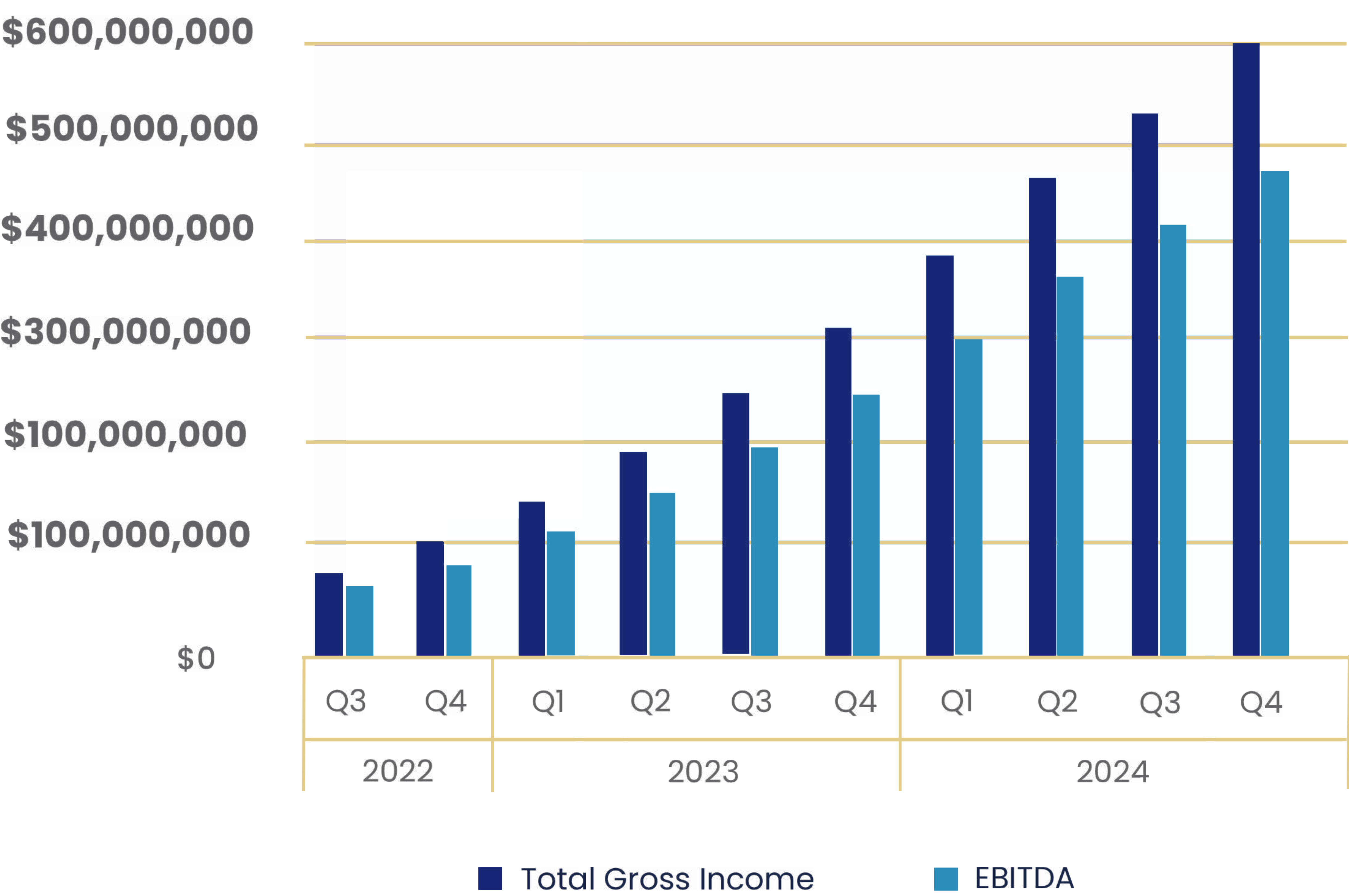
Wide Selection of Crypto Derivatives

Up to 125x Leverage



The following graphs show the financial projections for MultiBank.io over the coming 3-5 years.

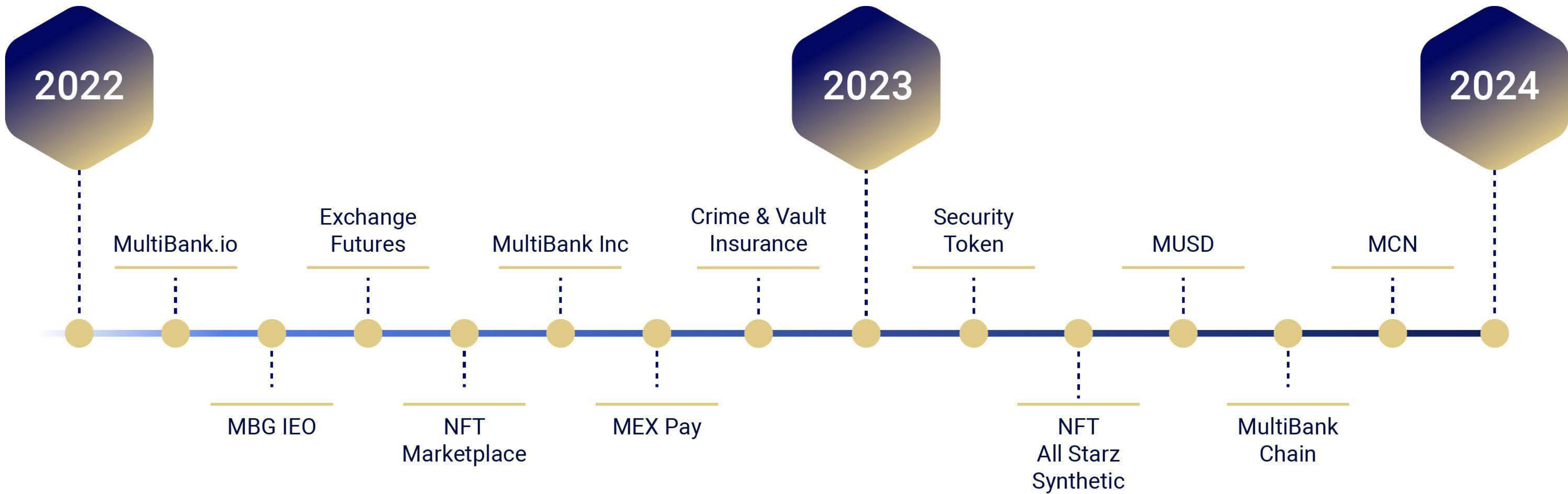
MULTIBANK.IO FINANCIAL FORECAST



MULTIBANK.IO TOTAL GROSS INCOME FORECAST



ROADMAP



WHY MULTIBANK.IO AND MBG

The story behind MultiBank.io and MBG is very distinct. In order for crypto adoption to push through speculative barriers and market moving personalities, the need for greater accessibility, transparency, market interoperability and subsequent liquidity is needed. Backed by the MultiBank Group, MultiBank.io is looking to address those needs through MBG to further crypto growth and adoption by bringing value to both traditional and alternative asset classes.



APPENDIX

1.SWAPS DISCOUNT STRUCTURE

*To qualify users must hold MBG for a minimum of 1 month

Tier	MBG Holding (USD)	Discount on SWAPS
1	\$1,000	5%
2	\$2,500	7.5%
3	\$5,000	10%
4	\$10,000	15%
5	\$25,000	20%
6	\$50,000	25%
7	\$100,000	30%
8	\$250,000	40%
9	\$1,000,000	50%
10	\$2,500,000	75%
11	\$5,000,000	100%

2. TRADING COMMISSIONS DISCOUNT

Tier	MBG Holding (USD)	Discount on Trading fees
1	\$1,000	5%
2	\$2,500	7.5%
3	\$5,000	10%
4	\$10,000	15%
5	\$25,000	20%
6	\$50,000	25%
7	\$100,000	30%
8	\$250,000	35%
9	\$1,000,000	40%
10	\$2,500,000	50%
11	\$5,000,000	60%

3. REBATES FOR IB AGREEMENTS

IBs will earn rebates through holding MBG. However to be eligible for this, IBs will have to hold MBG for a quarter (3 months) to qualify.

Tier	MBG Holding (USD) - ALL TIME	Premium on rebate
1	\$50,000	5%
2	\$100,000	7.5%
3	\$250,000	10%
4	\$1,000,000	12.5%
5	\$2,500,000	15%
6	\$5,000,000	20%

4. MULTIBANK CPA AFFILIATE DEAL

MultiBank gives affiliates 25% of the deposit on every active trader that they introduce after hitting a minimum number of trading lots. By holding MBG, MultiBank users can get additional commissions as below:

Tier	MBG Holding (USD)	Premium on rebate
1	\$50,000	5%
2	\$100,000	7.5%
3	\$250,000	10%
4	\$1,000,000	15%
5	\$2,500,000	20%
6	\$5,000,000	25%

5. MEX PAY

Tier	MBG Holding (USD)	Discount on Trading fees
1	\$1,000	5%
2	\$2,500	7.5%
3	\$5,000	10%
4	\$10,000	15%
5	\$25,000	20%
6	\$50,000	25%
7	\$100,000	30%
8	\$250,000	40%
9	\$1,000,000	50%
10	\$2,500,000	75%
11	\$5,000,000	80%

TEAM

CORE TEAM



Naser Taher
Chairman



Courtney Fitzimmons
Chief Executive Officer



Zak Taher
Chief Operating Officer



Benajmin Chodoroff
Chief Strategy Officer



Raj Chowdhury
Chief Technology Officer



Jasenko Purkovic
Director of Operations



Serge Ajamian
Director of Partnership



Johny Giacaman
Advisor to Chairman
Marketing & Sales



Ibrahim Taher
Advisor to Chairman



Ravi Choudhary
Advisor to Chairman
CEO of MultiBank India

BLOCKCHAIN CORE TEAM



Jihad Kandil
Head of Blockchain
Development



Georges Mouawad
Head of Technical
Operations



Issa Abou Daher
Head of Crypto
Sales



Ruel Mangubat
Head of Account Services



Zade Taher
Project Manager



Adrian Santana
Compliance Manager



Santhosh Kumar Kollipara
Client Services Associates
Manager



Ziad Bou Ismail
Senior Solution Architect



Salih Cetin
Blockchain Architect



Khawal Hassan
Blockchain Developer



Anaz Makkar
Graphic Designer

MULTIBANK GROUP BRAINTRUST NETWORK



Yahya Taher
MultiBank Chief
Executive Officer



Salem Kattoura
MultiBank Chief
Operating Officer



Kristina Pei
MultiBank Chief
Finance Officer



Bilal Eid
MultiBank Chief
Platform Officer



Alberto Gonzalez
MultiBank Chief
Executive Officer



Jennifer He
MultiBank Chief
Executive Officer (Beijing)



N. Demir Savatli
MultiBank Chief
Executive Officer (Turkey)



Ibrahim Karadoğan
MultiBank Chief
Technology Officer (Turkey)



Ahmad Jarrar
Advisor to the Chairman
(Business Development &
Operations)



Nael Saleh
Head of MENA Sales

MULTIBANK GROUP BRAINTRUST NETWORK



Lauren Haworth
Head of Production



Charbel Safi
Head of Dealing



Samandar Mirzaev
Head of Web Development



Ziad Nahas
Head of Development



Joanna Liu
Acting Head of
China Sales



Chris Kennedy
Managing Director
MEX Asset Management (GMBH)



Mahmoud Kazma
Director of International
Business Development



Chokri Houimli
Sales Manager



Danny Salman
Senior Market Analyst



Adam Duthie
Sr. Legal Counsel

MILESTONES

2022

ATTAINS NEW MAS LICENSE IN SINGAPORE

Extending the regulatory portfolio to include MEX Global Markets Pte Ltd in Singapore

Naser Taher recognized as the Best CEO of the Year 2021

MultiBank Group begins the new year 2022 on a strong note as Chairman Naser Taher was recognized as Best CEO Of the Year 2021 in the Financial Services category by the Global Economics Awards.

2021

REPORTS RECORD-BREAKING TURNOVER FOR THE YEAR 2021

With a turnover of over US\$ 6 trillion in 2021, exceeding the 2020 annual turnover of US\$ 5 trillion

MEX Atlantic Offers \$1,000,000 Insurance For FX Traders

MEX Atlantic clients now covered with Lloyd's of London protects clients' funds up to \$1,000,000 per account.

LAUNCHES MEX ATLANTIC

Establishes MEX Atlantic which is regulated by the Cayman Islands Monetary Authority (CIMA).

A NEW DIVISION OPENS IN SOUTH AFRICA

Further expands its presence in Africa by opening a new branch in South Africa.

ESTABLISHES A NEW BRANCH IN NIGERIA

Another branch is added to its growing list, the Group launches a new branch in West Africa.

BMW M MOTORSPORT AND MULTIBANK GROUP HEAD TO EUROPE

Extends its support as the official partner of BMW M Motorsport for the GT World Challenge Europe.

2020

REPORTS RECORD-BREAKING TURNOVER FOR THE YEAR 2020

With a turnover of over US\$ 5 trillion, exceeding the 2019 annual turnover of US\$ 1.9 trillion, MultiBank Group has an incredible 2020.

2019

MULTIBANK GROUP CONTINUES EUROPEAN EXPANSION

Opens a new branch office in Barcelona, Spain, under the name MEX Spain approved by the National Securities Market Commission (CNMV).

2019

GROUP EXPANSION CONTINUES IN CHINA

With the substantial acquisition of customers and operational assets of AETOS Capital Group Pty Ltd in Mainland China, MultiBank Group broadens its presence in China.

THE COMPANY FORAYS INTO THE LATAM REGION

With its gaze firmly set on expansion, the Group opens its new regional headquarters in Latin America. MultiBank LATAM launches in Monterrey, Mexico.

ESTABLISHES ITS OFFICE IN THE PHILIPPINES

A new branch office opens in the central business district of Manila.

THE GROUP KICKS OFF ITS KUWAIT BRANCH

As part of its mission to expand further into the Middle Eastern market, MultiBank Group announces its new branch office in Kuwait.

PARTNERS WITH BMW M MOTORSPORT

BMW M Motorsport and MultiBank Group get into an exclusive partnership reinforcing MultiBank Group's commitment to supporting the local and global community.

MULTIBANK GROUP ESTABLISHES NEW BRANCH IN TURKEY

Group's expanding presence across the world's revered cities is made possible by the addition of yet another global office, this time in Turkey.

2018

ESTABLISHES ITS NEW HEADQUARTERS IN HONG KONG

Hong Kong is chosen as the company's new Asia Pacific headquarters, thus expanding its presence in the world's largest forex and financial derivatives market.

ACQUIRES GERMAN NICHE OPERATOR

Founded in California, USA, to set new standards in the world of trading. (Presently known as one of the largest online financial derivatives providers worldwide with a current paid-up capital of \$322 million).



2017

LAUNCHES MULTIBANK FX INTERNATIONAL

Regulated by the Financial Services Commission (FSC) in the British Virgin Islands, MultiBank FX International launches in August 2017. The FX arm offers clients access to a wide range of products, including real-time forex, metals, indices, stocks, commodities, and bonds.

LAUNCHES MEX WEALTH MANAGEMENT CORPORATION

Establishes its subsidiary in the Cayman Islands called MEX Wealth Management, providing clients with asset management services and is regulated by the Cayman Islands Monetary Authority (CIMA) under license number HS-320499.

OBTAINS THE BAFIN LICENSE

Receives the German Financial Regulator's approval to acquire 100% shares of MEX Asset Management GmbH and begins the process of establishing its European headquarters in Frankfurt, Germany.

2016

LAUNCHES MULTIBANK EXCHANGE

Establishes the ground-breaking ECN Forex Exchange in the United States and Australia under the trademark name of 'MultiBank Exchange.'

2013

SIGNS A MOU WITH THE TIANJIN GOVERNMENT OF CHINA

Announces the signing of a Memorandum of Understanding with the Tianjin Government of China propelling the Group further. brokerages, and banks.

2012

SUCCESSFULLY ESTABLISHES MEX AUSTRALIA

MEX Australia (established as MEX Exchange) launches in Sydney, Australia. The company offers real-time forex, metals, CFDs, options, and non-deliverable forwards (NDFs), trading to private individuals, hedge funds, brokerages, and banks.

2011

SIGNS THE HISTORIC ECN AGREEMENT WITH THE TIANJIN GOVERNMENT

The Chinese Tianjin Municipal People's Government authorizes the Group to establish and operate an Electronic Communication Network (ECN) Foreign Exchange (Forex) that enables banks, financial institutions, and investors to participate in the International Forex Market.

2007

DEVELOPS ITS OWN ECN SYSTEM

Launches its own proprietary ECN system for both individual traders and institutional partners.

2005

THE YEAR MULTIBANK GROUP IS ESTABLISHED

Founded in California, USA, to set new standards in the world of trading. (Presently known as one of the largest online financial derivatives providers worldwide with a current paid-up capital of \$322 million).

Awards

Since our establishment, MultiBank Group has been recognized by the global financial industry for our efforts in providing premium level service as a broker. We have won a variety of awards from distinguished financial institutions, media organizations and publications.



Best Crypto Broker
Asia & Europe
2022

Global Brands Magazine



Best Financial Derivatives
Broker Asia & Europe
2022

Global Brands Magazine



Best Global Broker
2022

Pan Finance



Best Global Forex Chairman
of the Year
2022

Global Business Review Magazine



Best New Global Digital
Asset Exchange - MultiBank
Crypto Exchange

Global Business Review Magazine



The Most 50 Influential
Figures in Global Financial
Markets 2022

Forex Traders Summit Dubai



Best Global Crypto Broker
2021

Forex Expo Dubai



Best Global Broker
2021

Finance Magnates



Best Broker Africa
2021

Finance Magnates



Best Broker Latam
2021

Finance Magnates



Best Broker Mena
2021

Finance Magnates



Most Trusted Global Broker
2021

Global Business Review Magazine



The 50 Most Influential
Figures in Global Financial
Markets 2021

Forex Traders Summit Dubai



Best Financial Derivatives
Broker (Asia & Europe)
2020

Global Brands Magazine



Best Forex Broker
(Mena)
2020

Global Brands Magazine



Best FX Service Provider
2020

International Business Magazine



Best FX Trading Platform
Mena 2020

Finance Derivative



Best FX Customer Service
2020

Forex Awards



Best APAC Region Broker
2020

International Financial Awards



Best ECN Broker of the Year
(Asia) 2019

Finance Derivative



Best Forex and CFD Broker
2019

16th Jordan Forex Expo & Awards



Financial Services Provider
of the Year (Asia) 2019

Global Brands Magazine



Best FX & CFD Broker
(Europe & Asia) 2019

International Investor



ECN Broker of the Year
(Europe) 2019

International Business Magazine



Best Forex Platform
MENA 2019

International Business Magazine



Best Financial Derivatives
Broker 2019

International Business Magazine



Best Forex Broker
2019

The Forex Expo Dubai



CEO of the Year (Financial
Services) (Asia & Europe)
2019

Le Fonti Awards

MultiBank  io

POWERED BY

MultiBank Group 
EST. 2005