

WHITEPAPER

Start Revolutionizing Fintech

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DISCLAIMER READING WHITEPAPER

This Whitepaper is intended to describe the BUSDX Platform in general terms, the vision of the Platform, products aimed for launch and the details of Tokenomics of the Platform. The Platform is issuing new cryptographic tokens called BUSDX Tokens.

Please note that these Tokens are not meant to constitute securities in any jurisdiction. These are Utility Tokens in their nature. This Whitepaper doesn't intend to constitute an offer of buying securities or a solicitation for investment in securities in any jurisdiction.

This Whitepaper does not contain any recommendations or advice to sell or purchase BUSDX Tokens. It does not constitute any investment decision or contract, which means that this document cannot be considered as the basis for the investment or concluding an investment agreement. BUSDX Tokens are only for the objects as contained herein. You agree and acknowledge that if you are a citizen or resident of any jurisdiction where cryptocurrencies are banned or restricted either partially or completely, you shall not purchase any Tokens.

Any information provided in this Whitepaper has not been approved or checked by regulatory bodies and authorities. Publishing and distributing this Whitepaper does not mean that it has complied with the laws, regulatory requirements, rules or regulations. So, there are some ambiguities and risks related to BUSDX Tokens and their operations and the use of these Tokens.

This Whitepaper is provided for informational purposes and cannot be used as a legal document or investment agreement, and therefore we strongly recommend reading all its sections carefully before making any decision.

OVERVIEW

The search for passive income in the financial world is often arduous, especially in the ultra-low interest rate environment we are living in today. Data shows that bond yields in the U.S. can be as low as 1.9% for a 10-year T-bill.

In Europe, the situation appears to be even worse, with 30-year bonds from the U.K. yielding less than 1%. German government bonds, meanwhile, yield negative interest even if they have a 30-year deadline

Investors often have to choose to gain exposure to riskier stocks or to go with less-than-stellar corporate bonds in a bid to find any type of yield. When the market turns, the interest they earned does not make up for the principal loss.

BUSDX allows its users/members to enjoy benefit from the security of the Binance Smart Chain (BSC) and use BEP-20 tokens to enjoy various utilities and services including an opportunity to earn stable BUSD Token.

BUSDX transactions incur a 18% tax, out of which 10% goes to all token holders in the form of BUSD, 5% is reserved for marketing and development to keep the project going strong, and 3% is used to provide liquidity on the decentralized exchange PancakeSwap.

10% of every transaction is used to fund a BUSD pool that is then redistributed to token holders. The funds are automatically distributed to holders based on token allocation and can also be claimed manually through BscScan. The token's price can be followed on numerous cryptocurrency data aggregators and is available for purchase on PancakeSwap.



VALUES

Community

BUSDX seeks to be a secure place within the BSC community and wider crypto space. The BUSDX community is considerate, engaging, inclusive and smart. Members of BUSDX are always committed to community participation and outreach, creating vibrant channels of engagement on Telegram, Twitter and Facebook. This is a true community token, made possible by the community. Many dedicated, valued, and passionate holders have taken the initiative to let their personalities shine through active participation and continue to spread the word.

Transparency

BUSDX is a completely decentralized token which takes pride in its transparent and value driven policies that it represents in the (crypto) world. This means having an open communication: listening to and being responsive to the voices within the community.

Trust

Trust is paramount in cryptocurrency and block chain world. BUSDX has sought to establish itself as a token for the people with honesty and transparency so that there need not be any doubt in holding the token. To provide greater peace of mind, the contract is audited. Additionally, the LP tokens are locked. The team is also KYC verified.

Longevity

BUSDX's tokenomics allow for long-term growth especially since 3% of each transaction goes to liquidity. This ensures a very healthy liquidity pool. We believe organic growth is the best growth, is the most sustainable and poises the project for longevity.



BENEFITS OF BUSD

History of BUSD

BUSD was created in a partnership between Paxos and Binance. Paxos and BUSD are approved and regulated by the New York State Department of Financial Services, ensuring the utmost of consumer protection. BUSD is 100% backed by the U.S. Dollars held in FDIC- insured U.S. Banks. A top auditing firm will attest to the matching supply of BUSD tokens and underlying U.S. Dollars on a monthly basis.

StableCoin

The reason why the team chose to reward holders in BUSD is because it is a stablecoin currency, and is 100% backed by the value of the U.S. Dollar. There are multiple benefits to being rewarded in stablecoin. Cryptocurrencies can be highly volatile, including the BUSDX token itself. However, being paid in BUSD means that holders can hedge against this by earning rewards in a stablecoin that does not fluctuate in value. It will always remain pegged to the U.S. dollar 1:1. Holders are thus free to do as they wish with their rewards and can have peace of mind that its notational value will not change.



BUSDXPAY

BUSDXpay

BUSDX has been developing a platform that would revolutionize fintech. We are aiming to make cryptocurrency just as easy to spend as fiat globally. Our goal is to have our virtual BUSDXpay system available in the 2nd quarter of 2022. With BUSDXpay, you will be able to make purchases with BUSD. To use BUSDXpay, investors will be required to hold BUSDX tokens. There will be a tier level subscription model based on the amount of BUSDX tokens held.



BUSDXPAD

BUSDXpad

BUSDX has developed a launchpad for IDO's to focus on projects that are not able to get listed on the larger IDO platforms. We believe that even the smaller projects should get a chance at an IDO. All prospective projects will need to be KYC verified and Audited prior to the IDO. Staking BUSDX will give our holders exclusive privileges to be the first ones to participate in the private sale of upcoming projects. We understand that staking isn't for everyone, so our BUSDX holders will still receive a first come first serve opportunity in the IDO once the private sale is completed. The staking platform provides a generous APY distributed out in BUSDX. While having BUSDX staked, investors will still receive their BUSD rewards.



BUSDXPAD



TOKENOMICS

10% REDISTRIBUTION IN BUSD

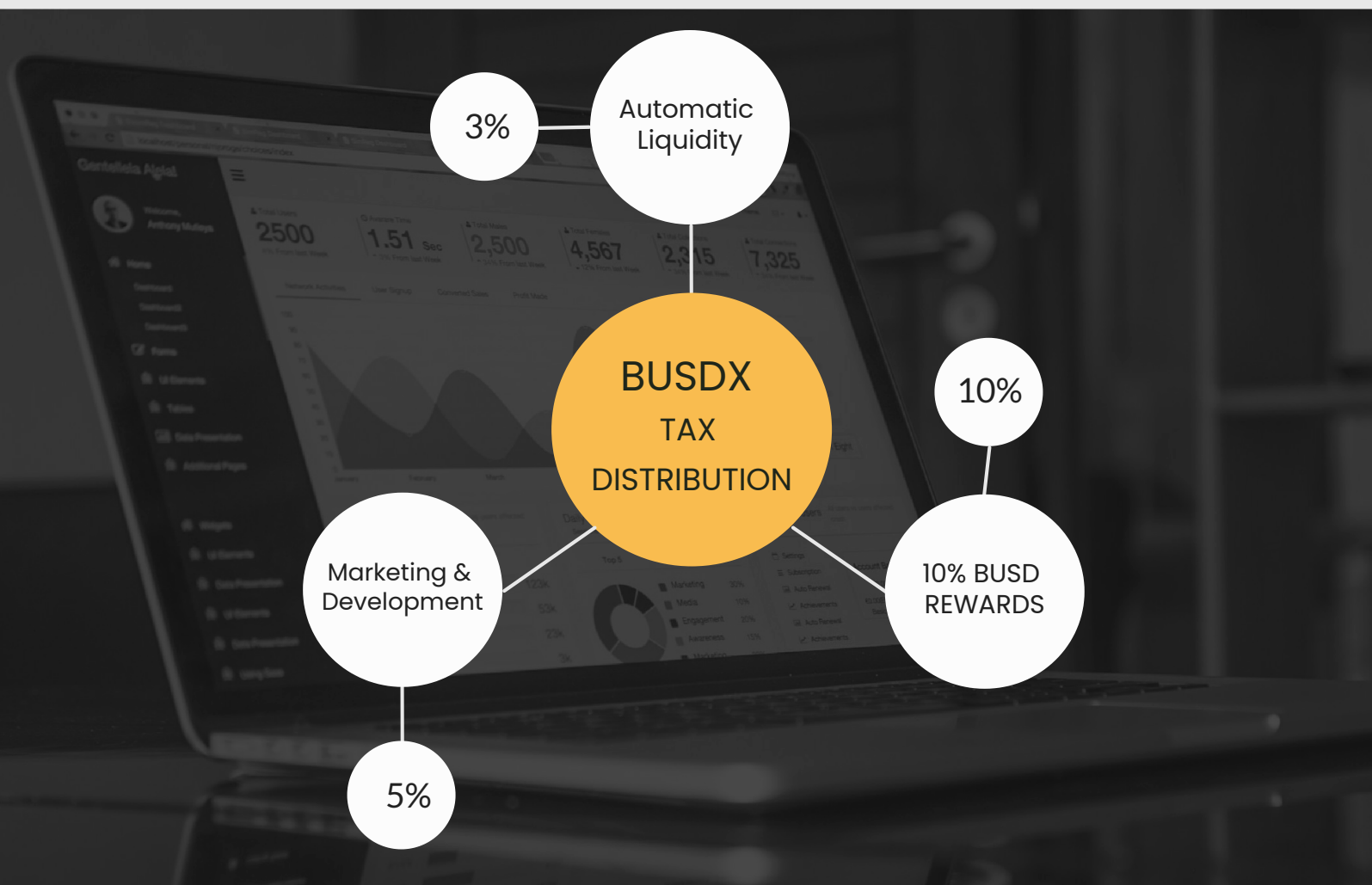
With every Buy/Sell Transaction, BUSDX redistributes 10% of the transaction in BUSD to all of the token holders directly into their wallets. This redistribution process is fully automatic, and each holder gets their share in proportion to the amount of BUSDX they hold. The redistribution award is in addition to the benefits holders receive from the increase in BUSDX prices

5% MARKETING & DEVELOPMENT

Marketing is the key to success. We will use these funds to maintain momentum and to continuously market and develop the project.

3% ADDED TO AUTOMATIC LIQUIDITY

To maintain liquidity, 3% of each buy and sell transaction is transferred to PancakeSwap. Being a BSC-based decentralized token exchange, PancakeSwap fixes low liquidity issues on decentralized exchanges by using the liquidity pool concept. A liquidity pool always includes a pair of trade-able tokens, like \$BUSDX and \$BNB. This liquidity pool fulfills all the Buy/Sell orders. The most significant advantage of automatic LP's is that your trades will always be executed successfully.



No Representations and Warranties

Neither BUSDX Platform nor its parent company or individuals operating this Platform shall make or claim to make any representation, warranties and obligations in any form whatsoever to any entity or person as well as any representation, warranty or undertaking with the accuracy or completeness of any information provided in this Whitepaper.

Representations and Warranties Provided by You

By receiving and/or accessing any information provided in this Whitepaper or any part thereof, you represent and guarantee to BUSDX Platform the following:

- i.
you agree and acknowledge that in case you wish to purchase any BUSDX Tokens, these shall not be perceived or classified as:
 - a. any kind of currency other than cryptocurrency;
 - b. debt securities, stocks or shares issued by any person or organization;
 - c. rights options or derivatives in relation to such debt obligations, shares or stocks;
 - d. rights under a contract for differences or for any other contract the purpose or feigned purpose of which is to gain profit or avoid loss;
 - e. units in the scheme of collective investment;
 - f. units in a business trust;
 - g. derivative units in business; or
 - h. any other security or class of securities;
- ii.
you have a basic understanding of the operation, functionality, use, storage, transfer mechanisms and other material features of cryptocurrencies, software systems based on blockchain, wallets for cryptocurrencies or other related tokens storage mechanisms, the technology of blockchain and technology of smart contracts;
- iii.
you agree and acknowledge that BUSDX Tokens and their respective businesses and operations may contain several risks and uncertainties;
- iv.
you are fully aware, and as such you understand that to the maximum extent possible by the applicable laws, rules and regulations, BUSDX is not responsible for vicarious or any consequential damages as well as any other losses like loss of income, profits, or loss of use or data, caused by reliance on any part of this Whitepaper by you.

Cautionary Note on Forward-Looking Statements

All claims and statements made in this Whitepaper, statements made in press releases or in any place available to the public and any oral statements made by BUSDX or its team members and that is not an accomplished fact may represent so-called forward-looking statements. Some of these “forward-looking statements” could be considered as such by containing the following terms: “believe”, “if”, “will”, “anticipate”, “plan”, “would”, “possible”, “aim”, “target”, “could”, “estimate”, “expect”, “intend”, “may”, “should”, or any other such terms.

However, the terms mentioned above are not exhaustive to identify forward-looking statements. All statements which consist of information about BUSDX’s financial position, plans or prospects, business strategy, as well as the prospects of cryptocurrencies and the banking industry, should be considered as forward-looking statements. These forward-looking statements are not already accomplished facts, but only projections that include but are not limited to statements about BUSDX’s profitability, prospects and revenue, plans or possible industry trends.

The forward-looking statements may include known and unknown risks, uncertainties and possibly other factors that may lead to the future results and achievements of BUSDX, which may differ materially from any future results, performance or achievements which were initially expected or intended by such forward-looking statements. These factors include, among others:

- i.
any changes in cryptocurrency market conditions, as well as in political or social conditions or the regulatory environment in the countries where BUSDX leads its operations and businesses;
- ii.
risks and uncertainties that BUSDX may be unable to implement its plans and business strategy, described in this Whitepaper;
- iii.
changes in interest/exchange rates of crypto and fiat currencies;
- iv.
shifts in the expected growth strategies and anticipated internal growth of BUSDX;
- v.
changes in the availability of BUSDX Tokens and amount paid to BUSDX in connection with its respective businesses and operations;

- vi.
alterations in remuneration of BUSDX's employees, whom BUSDX primarily required to operate and manage related business operations and activities;
- vii.
changes in preference of BUSDX customers;
- viii.
alterations in the market competitive environment which may affect the realization of BUSDX's plans, as well as the ability of the BUSDX team to compete under such conditions;
- ix.
changes in the future capital requirements for BUSDX and availability of sufficient funding and availability of resources to finance such needs;
- x.
unsafe conditions carrying a threat for public and social safety such as war, revolution or terrorism;
- xi.
emergency and natural disasters which may affect the abilities of the BUSDX team to implement the working plan mentioned in this Whitepaper;
- xii.
other factors, outside the control of BUSDX.

All forward-looking statements made or expressed by BUSDX or representatives acting on behalf of BUSDX are entirely qualified in full by the above-mentioned factors. Taking into consideration that these risks and uncertainties could influence the actual future results, could differ materially from the reality, or the expected attainments of BUSDX and could be materially different from initially expressed or implied by the forward-looking statements in this Whitepaper, unjustified trust must not be put in these statements. These forward-looking statements are relevant only on the date of this Whitepaper.

Neither BUSDX nor any other person takes responsibility and guarantees that the future results will correspond with the aforesaid forward-looking statements. The practical results, progress and achievements of BUSDX may be materially different from those stated in these forward-looking statements.

No information contained in this Whitepaper should be perceived as a promise, representation of commitment or undertaking as to the future performance of policies of BUSDX. In addition, BUSDX waives any responsibility for updating any of those aforesaid forward-looking statements, or publicly announced revisions to these forward-looking statements reflecting future progress, events or circumstances, even if new information becomes publicly available or other unexpected events take place in the future.

Risk Warning

You acknowledge that you are well-aware of the risks of participating in BUSDX Tokens. Members, once involved, understand and accept the risks of the project and are willing to bear all the corresponding results or consequences personally.

BUSDX shall not be liable for any direct or indirect losses suffered by you as a result of participating in BUSDX Tokens, including:

i.

Any possible investment risks arising from users' participation in the projects recommended by BUSDX platform;

ii.

Any errors, carelessness or inaccurate information arising from personal understanding;

iii.

Losses arising from individual trading in all types of blockchain assets and any acts resulting therefrom. We cannot guarantee that BUSDX Tokens will appreciate, and in some cases, there is the possibility of a decline in its value. People who do not correctly use BUSDX Tokens may lose their right to use the corresponding tokens. Acquiring, possessing, transacting with or dealing in BUSDX Token does not mean ownership of BUSDX Platform. BUSDX Token does not grant any individual the right to participate, control, or make decisions on BUSDX Platform. BUSDX Platform is not a bank or investment in a conventional sense and hence does not fall under the banking regulations.

Given that the governments' regulatory attitude towards blockchain and encrypted digital currency industries is still unclear, the risk of establishing a blockchain industry fund is objective. Moreover, because the blockchain industry is at a very early stage of development, there are many uncertain risks. In addition, digital currency is stored in a special way, therefore fund risks may be caused by human errors. In response to funding risks, all large-value digital currencies are stored by multiple wallets + cold storage in joint administration by members of the foundation. The risk of theft and embezzlement of funds can be reduced by taking appropriate measures, however, these risks still exist and may lead to the final failure of the project.

ROADMAP

3 PHASES

1

Website Launch
Contract Audit Performed
Presale & Liquidity locked
Develop Staking DApp
Launch on PancakeSwap

2

CoinGecko Listing
CoinMarketCap Listing
2,500 holders
Develop BUSDXpad

3

10,000 holders
Listing on Exchanges
Develop BUSDXpay
Offline advertising & partnerships
More to be announced...