



TROY

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Troy (GOLD) is the cryptocurrency of Tipbot LTD – Malta
Company No. C87655

Overview

TROY's token, known as GOLD, provides a once in a lifetime opportunity to purchase TROY's gold products using the Blockchain.

Gold mined by Bullseye Mining Ltd (Australia) will be used to create TROY's gold products.

Troy's primary mission is to use blockchain technology to provide an alternative method to raise funds in order to aid the transition of Bullseye Mining Ltd, from a gold exploration company to a fully-fledged gold mining company. This provides GOLD token holders an opportunity to benefit from this transition in the form of real world gold products.

The Troy Vault will enable secure transactions with TROY's GOLD tokens, Ethereum and other tokens. With multiple personalised biometric security checks, the TROY Vault will be the most secure and easy to use wallet in the world for the secure access to digital assets.

Our use of Blockchain technology allows GOLD tokens to be securely transacted across the world with no expertise necessary.

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Background

TROY is the cryptocurrency of Tipbot LTD.

Tipbot was first created in late 2017. It was designed to enable simple and convenient transactions for inexperienced first-time users.

Shortly after its successful Initial Token Offering launch in Q1 2018, Tipbot paused its ITO due to substantial investment and underwent a full restructuring, which has allowed the successful completion of the following:

- Incorporation in Malta.
- The securing of a contract for the purchase of 20,000 oz of gold.
- Appointment of marketing, legal and accountancy teams.
- Expansion of its advisory team and consultation with independent advisors.
- Further concept development from a highly experienced product development team.
- Commencement of development of The TROY Vault mobile applications.

How is TROY different?

TROY is different as GOLD tokens have the ability to purchase gold products.

The Troy Vault, with its industry standard level of security, will be offered **free** to everyone. If a user wishes to make use of the Troy Vault's advanced features, a small monthly subscription fee will be payable.

Troy will burn 50% of all GOLD tokens received from Troy Vault subscriptions. This is intended to increase the value of remaining tokens.

Troy is also providing multiple affiliate programs. More about these affiliate program offerings can be read on page 19.

Who is TROY for?

1. Crypto holders who would like a real-world outlet for their cryptocurrency through TROY's products.
2. People who wish to secure access to their digital assets in cryptocurrency's most secure wallet – The TROY Vault.
3. People who wish to access cryptocurrency through an easy to use application.
4. People who wish to introduce their friends or colleagues to cryptocurrency without a complicated process.
5. Those who value TROY's incorporation in Malta.
6. Institutional investors entering crypto markets can purchase TROY's GOLD tokens instead of traditional, more volatile tokens in order to protect their holdings.

Why TROY?

1. TROY is the first cryptocurrency to be fully incorporated in Malta with gold products.
2. TROY's supplier (Bullseye mining ltd – Australia) is fully incorporated and registered with the Australian Securities and Investments Commission.
3. Bullseye's gold will be stored in vaults at the government controlled Perth Mint – Australia.
4. The TROY Vault will secure access to all ERC-20 & ERC-223 tokens in the world's most secure digital asset wallet.
5. Rapid KYC & AML will be administered by Sum&Substance (sumsub.com).
6. TROY's GOLD tokens will be issued on the Ethereum platform rather than a lesser tested Blockchain.
7. During the incorporation process, TROY's directors were fully vetted by legal representatives in order to comply with Maltese and European laws.

Troy Regulation

TROY is incorporated, compliant and regulated in Malta. TROY is one of the world's first ITOs with a gold product offering to be regulated by a government body.

Shariah Compliance

TROY has applied to be fully compliant under Sharia Law. This means that TROY has been checked by an independent third party and fully vetted to ensure TROY's offerings are fully compliant with Islamic Principles and practices.

TROY's Sharia compliance will be issued and certified by Amanie Advisors LLC.

Technical Information

Contract Address	Available after launch
Symbol	GOLD
Decimals	18
Algorithm	ERC-223
Compatible Wallets	The Troy Vault (recommended) MyCrypto.com MyEthereWallet.com
Protocol Type	Proof of Work
Platform	Ethereum

Why Blockchain?

Troy has chosen Blockchain technology to develop its project as blockchain technology provides the following.

- **Immutability** – Troy will be unable to make changes without these changes being tracked and logged on the blockchain
- **Accountability** – Nothing can be hidden as everything is logged on the blockchain
- **Security** – Blockchain provides an accountable ecosystem which prevents anyone from tampering with systems
- **Redundancy** – As identical blockchain ledgers are shared globally by millions, system failures are almost impossible
- **Transparency** – As blockchain is shared globally and accessible to everyone, every record can be checked for accuracy.

The TROY Vault

What is the TROY Vault?

Valuable assets are traditionally stored in physical vaults, which are secured by highly sophisticated security systems, why should your Digital Assets be any different?

TROY is developing the world's most secure multi-function cryptocurrency wallet, whilst maintaining simplicity for inexperienced users via easy to use cross platform mobile and desktop applications.

Core Features

With TROY's state of the art technology, users will be able to send ERC-20 & ERC-223 tokens to friends or family – quickly and easily. Recipients will be automatically provided with a TROY Vault account, without the need for a complicated and drawn out registration process.

The TROY Vault's personal portfolio management system will provide:

- Advanced multi-level biometric security.
- Paper wallets
- Personal portfolio analysis.
- Live updates from global crypto & precious metal markets.
- Blockchain & precious metal news from a variety of main stream sources.
- Secure moderated social interaction without leaving the TROY Vault

Paper Wallet

The Troy Vault will provide Paper wallets which will allow users to store their holdings and secure details offline.

Security

Biometric Validation & Recovery

Digital Wallets are secured using passwords, private keys or seeds. These are generally a large combination of letters and numbers, making validation & recovery complicated and error prone.

With the advancement of fingerprint, live facial and live retina technology, Troy is creating the world's most secure, yet simple to use digital vault. One of these verification methods on its own is extremely difficult to compromise but with all combined into one platform – The Troy Vault will become the world's most secure digital asset platform.

As part of TROY's security policies, TROY will never store any personal information relating to its users with the exception of your email addresses and public wallet addresses. TROY will never store your private access key, it will only be accessible on your personal device.

How far into development is the TROY Vault?

As a result of TROY's investments, development of the Troy Vault began in early Q2 2018. To date, its design has been finalized, a mock prototype has been developed and will soon be available for public feedback.

Troy will continue development of the Troy Vault throughout its ITO with the intention of launching in 2019.

Where is the Gold coming from?

TROY's gold products will be supplied by Bullseye Mining Ltd. Bullseye is incorporated and registered with the Australian Securities and Investments Commission (ASIC). They are a successful and well-established public gold exploration company transitioning toward gold production. Mining tenure is governed by the West Australian Department of Mines, Industry Regulation and Safety, WA (DMIRSWA) and presents no uncertainties associated with Sovereign risk.

Bullseye has enjoyed rapid growth through its exploration success with the delineation of three large gold deposits which collectively report a gold mineral Resource of over 270,000 ounces of gold, which has been independently signed off and is fully compliant with the Joint Ore Resource and Reserve (JORC) 2012 Australian mining industry Guidelines.

Bullseye mining Ltd are actively exploring other areas of their vast licensed grounds and have recently agreed terms with an ASX listed contract organization, Resource Development Group LTD for the construction of Bullseye's gold production plant.

Additional Mineral Resource works are underway following the successful drilling of the Hurley's gold deposit, extensional drilling at the Boundary deposit and the newly discovered Neptune gold deposit from Bullseye's 35,000m drill program at the North Laverton Gold Project (NLGP) in 2017.

Drilling is also planned at five new gold targets at the North Laverton Gold Project (NLGP): Freemans, St. Francis, Boundary North, Red Cloud and Eclipse. This drilling aims to extend the Life of Mine (LOM) at the NLGP to support the low-cost operating solution associated with an on-site plant. These 10 gold prospects (5 drilled, 5 yet to be drilled) are located in very close proximity, within 15km, of one another.

What are TROY's Gold products?

During TROY's purchase period, TROY will release a range of gold products which can be purchased using TROY's GOLD tokens. These may include, but are not limited to:

- Gold Bars
- Gold Jewelry
- Gold Medallions
- Personalised Gold items designed by specialists

Bullseye Mining Ltd Regulation & Licensing

Before licensing was granted in 2017, Bullseye had to undergo 18 months of environmental baseline testing including flora, fauna, surface hydrology, underground hydrogeology, aboriginal heritage and Native Title, geotechnical studies, metallurgical studies including waste rock characterization, mine planning and scheduling, rehabilitation.

Bullseye's mining proposal had to be compliant with a variety of legislative and regulatory requirements, including the:

- Aboriginal Heritage Act 1972
- Commonwealth Aboriginal and Torres Strait Islander Heritage Protection Act 1984;
- Contaminated Sites Act 2003
- Environmental Protection Act 1986 (and Administrative Procedures 1993)
- Environment Protection Biodiversity Conservation Act 1999
- Dangerous Goods Safety Act 2004
- Health Act 1911
- Heritage of Western Australia Act 1990
- Land Administration Act 1997
- Local Government Act 1995
- Local Government (Miscellaneous Provisions) Act 1960
- Mining Act 1978
- Mine Safety and Inspection Act and Regulations 1994/95
- Rights in Water and Irrigation Act 1914
- Soil and Land Conservation Act 1945
- Town Planning and Development Act 1928
- Wildlife Conservation Act 1950

Significant risk reduction and improved certainty of mining timeframes as a result of Bullseye being granted its open pit mining and toll treatment license at the NLGP in February 2017 from the DMIRSWA.

Token Supply

Initial Supply	27,000,000 GOLD
Maximum Supply	180,000,000 GOLD

If Troy is able to secure further gold contracts, tokens from escrow will be issued up to the maximum supply. In the event that TROY is unable to secure more gold contracts all remaining escrow tokens will be burned.

Troy's initial price will never be repeated in the event of more tokens being issued. The number of GOLD tokens required to purchase gold products is dependent upon adoption of The TROY Vault. However, TROY expects this amount to be between 675 and 1350 GOLD tokens per ounce of gold product. Further gold token issuance will not affect this ratio.

Token Split

Purpose	Allocation (rounded)
Private Sale / Pre ITO	8,100,000 GOLD
ITO 1	7,560,000 GOLD
ITO 2	6,210,000 GOLD
ITO 3	5,130,000 GOLD
Escrow Supply*	153,000,000 GOLD

*TROY's Escrow supply is not in control of the team, but in the possession of an independent third party representative. Escrow tokens will only be released in the event of more gold contracts becoming available.

Pre-ITO / ITO

Token Price - \$1.12 Per Token

ITO Stage	GOLD Tokens	Intended Raise	Bonus Given	Start Date
Private /Pre-ITO	8,100,000	\$6,480,000	40% / 35%	July 2 nd 19 / August 13 th 19
ITO 1	7,280,000	\$6,513,231	30%	September 24 th 19
ITO 2	5,980,000	\$5,564,160	25%	November 5 th 19
ITO 3	4,940,000	\$4,788,000	20%	December 17 th 19
Totals	27,000,000	\$23,345,391		

Caps

Soft Cap	\$3,000,000	Hard Cap	\$23,345,391
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Use of ITO Funds

The majority of TROY's funds will be used to purchase gold contract(s). It is estimated that gold delivery to TROY will begin in 18 months from ITO completion. Upon fulfillment of TROY's gold contract(s), token holders can choose to purchase TROY gold products during TROY's 60-day purchase period.

Remaining funds will be used to continue development of the Troy Vault, ongoing marketing costs, future gold purchases and day to day running costs.

Purpose	Allocation (rounded)
Gold purchase	\$21,585,391
Development	\$200,000
Running Costs	\$160,000
Marketing	\$500,000
Contingency	\$400,000
Team Payments / Bonuses	\$500,000

Pre-ITO & ITO Participation

Only 'Know your Customer' (KYC) and 'Anti Money-Laundering' (AML) checked buyers will be eligible to participate. A minimum purchase of USD \$250 will be applicable and purchases over the value of USD \$5,000 are at Troy's discretion.

During the ITO, participants will be able to purchase Troy's GOLD tokens using a variety of cryptocurrencies or by using credit/debit card. GOLD tokens will be available for purchase solely via the official troy.gold website. TROY's GOLD tokens being offered by third parties are not authorised and should be considered fraudulent unless listed as an approved seller on the troy.gold website.

Following the completion and closing of the ITO, there will be a short audit period. During this time, all purchases will be reconciled and checked for accuracy prior to distribution.

GOLD holders will be able to view their GOLD token balances on troy.gold shortly after purchase, all GOLD tokens will remain locked until the completion of the audit period.

After TROY's audit is completed, Troy Gold tokens must be transferred to a standard ERC-223 wallet and secured using a private key. After testing of The Troy Vault has completed, private keys can be imported and secured without complication to enable full use of the Troy Vault's features.

Affiliate Programs

ITO Affiliate Program

During the ITO there will be an additional incentive for users, supporters and promoters of TROY. TROY will offer a commission-based reward program to each affiliate for every GOLD token purchased as a result of the affiliate's own marketing.

This affiliate program will end when TROY's ITO is complete.

Affiliate commission will be paid out in Ethereum to the registered wallet address on troy.gold. Affiliate earnings are capped at \$10,000 per individual or user account with a minimum payable balance of \$20.

If you would like to become an affiliate and help launch TROY, sign-up using the TROY User Portal. A personal affiliate link will be visible at the top of the user portal homepage to be emailed and shared with others.

TROY Vault Affiliate Program

The TROY Vault will have an affiliate link provided to each user. This link can be used to invite friends or family members to use the TROY Vault. The affiliate will earn up to 25% of subscription payments in GOLD tokens made through the referral link. Payments won't stop at one month, they will continue until your referral stops paying for Troy's services.

Policies

Token value during Gold product purchase period

The value of a TROY GOLD token during the purchase period will be:

$$\frac{\text{Gold available x spot price}}{\text{Tokens in circulation*}}$$

*Tokens in circulation is the total amount of tokens issued, minus tokens which have been burned by the TROY Vault.

Product Purchase

During the purchase period, holders will be able to buy TROY gold products using their GOLD tokens. TROY will have a range of gold products based on weight.

The cost of a TROY gold product will be the spot price of gold at the time of purchase plus product fabrication and delivery costs. These costs will vary depending upon the product selected for purchase.

Please note that due to fabrication costs, token holders are required to have a minimum token value of \$250 (dependent upon spot price at redemption) in order to purchase a TROY gold product.

Purchase Period

It is estimated that TROY's purchase period will begin approximately 18 - 24 months from ITO completion.

Troy will release notification at least 60 days prior to the purchase period begins.

Burning Policy

TROY's Gold tokens can be used by holders to pay for TROY's gold products and TROY Vault services.

Prior to TROY's product purchase period, 50% of GOLD tokens used to pay for TROY Vault services will be burned. All GOLD tokens used to purchase gold products will be burned.

Tokens to be burned will be held in a single wallet and burned quarterly. Burn transaction updates will be posted on the TROY.gold website and transactions will be viewable on the Ethereum blockchain.

TROY Senior Team

Barry Flood, BSc Hons Interactive Multimedia Design

Director & Chief Executive Officer

Having built his first web site at the age of 14, Barry later graduated with BSc Hons, Interactive Multimedia & Design at Ulster University, (Belfast) with specialism in web development & design.



As a natural innovator, Barry flourished whilst working with global organisations such as Universal Music, Google and Cambridge University. Having led multiple high-profile projects to include the development of a global E-commerce platform with over 40 million global customers. Barry isn't afraid to innovate, regardless of the magnitude of the task.

In recent years, Barry has been a Lecturer at the South West College, Northern Ireland, specialising in Game Development & Web App Programming. Barry has also worked with Ulster University to deliver Foundation Degrees in IT, specialising in web programming and software development.

Barry is an advocate for the introduction of blockchain technology in education. He has taken part in global projects which included IT education to poverty struck regions of Zambia which was delivered remotely.

In 2010, Barry purchased his first cryptocurrency (Bitcoin), which triggered a curiosity of Blockchain and its decentralised nature. In 2012, Barry began writing his own scripts in Python & Java to further grasp its potential and later began developing using Solidity. To further explore, Barry also explored ASIC technology and is an enthusiastic miner of various altcoins.

With the evolution of ERC20, Barry realises that Smart Contracts through Blockchain will become the backbone of modern society. Whilst understanding the typically complicated nature of cryptocurrency, Barry recognised that a simplified method of transfer was necessary to enable mass adoption which has led to the inception of Troy.

Barry claims that "Both Blockchain and Cryptocurrency are still in their infancy and will revolutionise the global financial markets and data handling, the world will have to adapt to the powerhouse that is Blockchain, not the other way around".

Dr. Eddie McCaffrey,

Chief Advisor to the CEO

Award winning Producer/Director/Writer, Eddie McCaffrey is the founder of internet TV company, Joose. Set up in 2000, Joose TV was one of Europe's first dedicated online TV channels, aimed at the corporate/NGO film sectors. Clients include the World Health Organisation, The Oxford Health Alliance, the UK's Department of Health and the Organisation for Security and Co-operation in Europe - with documentaries, events filming, live and on-demand webcasts, high-profile interviews, case-study films, website/app design and builds. With his thirty years' production experience, Eddie is also a consultant on online content, strategy and management, to organisations that want to maximize their online presence.



As an early adopter of the internet, Eddie has expanded his skills through providing business television programs via the web for a variety of UK & Global corporations, including Honda Motors Europe, MARS Incorporated, Novo Nordisk. Astra Zeneca, London Business School, Duke Corporate Education, Barclays and many more.

Eddie is also a Senior Lecturer on the BA Film program at Middlesex University, London. Eddie's Doctorate, looked at the relationship between academia and the UK film/TV/internet sectors and how employment opportunities, especially for BAME graduates, can be improved.

Mansoor Mahmood, MS Software Engineering

Chief Technical Officer

Mansoor is an experienced software engineer and has a degree in Business Administration & a Masters in Software Engineering. With over 20 years of experience in the IT industry, working with multicultural organisations and over 15 years of project management experience, Mansoor has a strong background in analytics, problems solving, project planning and execution.



As well as having strong project management experience, Mansoor has personally worked in IT governance, banking, health care, construction, E-commerce and web/desktop based applications, and is fluent in a wide range of programming languages including software, web and various Blockchain languages.

Mansoor's experience includes solidity and exchange development and is a keen cryptocurrency enthusiast, currently holding various currencies.

Tor Dennison, BA Psychology

Chief Creative Officer

Tor is a professional graphic and web designer, specialising in digital media. After graduation in 2000 from the University of Surrey, he started a business developing custom educational applications.



His expertise is in using psychology and design together, breaking complex concepts down and making them accessible and easier to use for mass markets. Tor focuses on the relationship between elegant design and intuitive UI (user interface), delivering information conveniently and as quickly as possible.

Tor has managed web development agencies, and currently owns one. He has previously worked with Cambridge University and various other institutions and enterprises. He is a cryptocurrency investor and believes the new technologies developing around Blockchain are ushering in a new era for businesses across the world.

Alex Kovacs

Front End Developer

Troy's junior developer is a young, inspired website developer/designer that strives to create a better understanding and simplified process. Alex is a previous winner of the World Skills UK – Northern Ireland and has placed third in the World Skills National Web competition, giving him the title of third best web developer in the UK.



Iain McNeill

Technical Expert

Initially qualified at HNC level in engineering, Iain has worked as a real-time software engineer in the gaming industry for over 30 years. His primary role is the design and implementation of entire gaming software platforms from conception to completion. This has included the invention of many novel innovative gaming techniques and concepts.



His role has also involved him in countless ancillary design, research and development projects, including designing bespoke encryption/decryption algorithms to protect the intellectual property deployed in gaming, and the implementation of both industry standard and bespoke communication protocols to facilitate intra-machine, inter-machine, and remote communications.

John Ndege

Marketing & PR Advisory

John is the CEO of Renowned & Co, a marketing company focused on blockchain projects. John has advised over 30 companies on how to attract users, build a community and deliver value.



John previously worked at Facebook in New York and London as part of their Global Marketing Solutions team. Following four years at Facebook John founded Pocket Risk, which created investment risk analysis software for financial advisors. Pocket Risk was acquired in 2017.

Peter McGlinchey, MSc Computing

Technical Advisor

Peter studied at Queen's University, (Belfast) receiving a B.Ed. Hons degree he has also obtained a B.A. degree in Business and an MSc in Computing from Ulster University.

Peter has been developing IT systems with C# (ASP.NET) since 2005 as he believes it is the fastest, most secure and reliable platform available today. He currently lectures on Ulster University's Foundation Degree in Computing, teaching Object Orientated Programming and Software Engineering at South West College.



Peter first became interested in cryptocurrencies and Blockchain technology several years ago, he holds several cryptocurrencies himself and believes that we are living through a paradigm shift in the way we manage our money.

Community Moderators

Gregory Shapiro

Volunteer Community Moderator

Greg is a long time Open Source contributor and community advocate across projects such as Sendmail, FreeBSD, and BIND. In Greg's professional career, his strong software engineering and system administration skills have been practiced in prominent roles in engineering, information technology and information security.



Eldin Flores

Volunteer Community Moderator

Eldin is a 16-year veteran in customer & technical support. Having worked with various internet technologies to include mobile applications and computer technologies whilst overseeing various global technical support teams, Eldin has developed the unique ability to foresee potential problems and correct them appropriately, before they even arise.



Third Party Agencies & Organisations

Below are some of the organisations in which TROY have been working with.



www.bullseyemining.com.au

Gold Supplier



www.sumsub.com

KYC & AML



www.coingate.com

Payment Processing



Amanieadvisors.com

Shariah Compliance



www.renownedandco.com

Marketing - Amazix Partner



www.ccmalta.com

Legal



www.mfsa.com

Maltese Regulation

Disclaimer

This Whitepaper has been issued by Tipbot LTD (the Company) and should be read in conjunction with the Company's terms and conditions (the Terms).

The purpose of the Whitepaper is to provide prospective purchasers with information on the Company's project to allow the prospective purchasers to make their own decision as to whether or not he or she wishes to proceed to purchase a GOLD token. As of the date of this Whitepaper, Troy's GOLD Tokens have no known potential use or value outside of Troy's ecosystem. This Whitepaper does not constitute advice nor a recommendation by the Company, its officers, directors, managers, employees, agents, advisors, consultants or any other person to any recipient of the Whitepaper on the merits of the participation in TROY. This Whitepaper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the assets of the Company. GOLD Tokens are sold as a functional good.

The Board of Directors of the Company have taken reasonable care to ensure that, as at the date of this Whitepaper, the information contained herein is accurate to the best of their knowledge and there are no other facts, the omission of which, would make misleading any statement in this Whitepaper. No representation, warranty, assurance or undertaking is made as to its continued accuracy after such date. The information contained in this Whitepaper may be subject to modification, supplementation and amendment at any time and from time to time, any updates or amendments will be published on the company's web site.

This Whitepaper describes the Company's business objectives and the issue by the Company of GOLD Tokens. The Whitepaper content provided is for informational purposes related to our approach of providing a solution based on Blockchain technology. The Whitepaper information may not be comprehensive and does not imply any elements of a contractual relationship. This document does not constitute the provision of investment or professional advisory services. The Company does not guarantee, or accept legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this document. It is the responsibility of prospective purchasers of GOLD Tokens to undertake their own due diligence. Upon purchase of GOLD Tokens, each prospective buyer acknowledges that they have made an independent decision.

The publication of this Whitepaper and the offering of GOLD Tokens may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this Whitepaper and any persons wishing to make any purchase of GOLD (pursuant to the Terms) to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them.

This Whitepaper does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so. The Troy platform and /or the GOLD Tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus, or offer or disclosure document in any form and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. This Whitepaper is not an offer to sell, nor the solicitation of any offer to buy any investment or financial instrument in any jurisdiction and should not be treated or relied upon as one. The Company token holders will not receive any form of a dividend or any other revenue right. Nor will the GOLD token participate in a profit-sharing scheme or the profits of the Company.

Prospective purchasers of GOLD Tokens should inform themselves as to the legal requirements and consequences of purchasing, holding and disposing of GOLD Tokens and any applicable exchange control regulations and taxes in the countries of their respective citizenship, residence and/or domicile. Prospective purchasers of GOLD Tokens are wholly responsible for ensuring that all aspects of this Whitepaper and the Terms are acceptable to them.

The purchase of GOLD Tokens may involve special risks that could lead to a loss of all or a substantial portion of the purchase amount. The purchase of GOLD Tokens is considered speculative in nature and it involves a high degree of risk. The Company does not represent, warrant, undertake or assure that the GOLD Tokens are defect/virus free or will meet any specific requirements of a prospective purchaser. You should only purchase GOLD Tokens if you can afford a complete loss. Unless you fully understand and accept the nature of the GOLD token and the potential risks inherent in the purchase of GOLD Tokens you should not purchase GOLD Tokens. GOLD Tokens should not be acquired for speculative or investment purposes with the expectation of making a profit or immediate re-sale. There is no promise of inherent value or of continuing payments, and no guarantee that GOLD will hold any particular value.

Prospective purchasers are urged to consult their own legal, tax or other advisor before purchasing GOLD Tokens. The Company and its Board of Directors do not provide any advice or recommendations with respect to the GOLD Tokens, nor do they endorse such tokens, nor do they accept any responsibility or liability for any use of this Whitepaper by any person which is in breach of any local regulatory requirements with regard to the distribution of this Whitepaper or any applicable rules pertaining to the offer of GOLD Tokens.

Statements made in this Whitepaper are based on the law and practice currently in force in Malta and are subject to changes in those laws. The Company's token offering will not be available to individuals or entities that are ordinarily resident in the United States of America. Persons from the United States of America that participate in the token sale by providing false or inaccurate information about their citizenship, residency and/or nationality shall be in breach of these terms and shall be required to forfeit their GOLD holdings.

GOLD token purchasers are advised to carry out their own personal analysis before making any investment. GOLD token purchasers are advised to seek independent financial advice prior to investing in Troy's Gold token. In the unlikely event that the Company or its third-party suppliers are unable to fulfill their duties for any admissible reason, the Company, its staff or related entities cannot be held liable for personal loss or expense incurred from personal investments.

GOLD holders indemnify the Company in respect of any damages and/or losses suffered due to any breach in accordance with the indemnification provisions set out in these terms. To the maximum extent permitted by the applicable laws, regulations and rules.

Company, its founders, team members and any third party involved in the Company's project shall not be liable for any indirect, special, incidental, consequential or other losses of any kind. Furthermore, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of, or reliance on this Whitepaper.

All statements regarding the Company's financial position, business strategies, plans and prospects and the prospects of the industry which the Company is in are forward-looking statements. Neither the Company, its founders, team members, any third party involved in the Company's project nor any other person represents, warrants and undertakes that the actual future results, performance or achievements of the Company will be as discussed in these forward-looking statements.

All information in this Whitepaper that is forward looking is speculative in nature and may change in response to numerous outside forces, including technological innovations, regulatory factors, and/or currency fluctuations, including but not limited to the market value of cryptocurrencies or gold. This Whitepaper is for information purposes only and is subject to change. The Company cannot guarantee the accuracy of the statements made or conclusions reached in this Whitepaper.

The Company may be required to amend the intended functionality of Troy in order to ensure compliance with any legal or regulatory requirements to which it is subject.

In the event that the Company is required to amend the intended functionality of GOLD, the Company will update the relevant contents of this Whitepaper and upload the latest version to its website. Future GOLD tokens, products or services could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such tokens. Regulators or other circumstances may demand that the mechanics of GOLD be altered, all or in part. The company may revise mechanics to comply with regulatory requirements or other governmental or business obligations.

Immediately upon receipt of payment from Pre ITO / ITO Purchasers, funds will be converted to Euro and held until The Company reaches its soft cap. In the event that The Company's soft cap is not reached, The Company will issue refunds in the same format in which items were paid for. Total amounts refunded will be equivalent to the purchasers original USD value, less expenses. Expenses may include but are not limited to, cryptocurrency transaction fees, cryptocurrency purchase fees, bank charges, third party payment processor fees and administration costs.

It is the responsibility of purchasers to provide an accurate and valid ERC-223 compatible wallet address, prior to completion of the ITO audit period. If the purchaser doesn't provide a wallet address prior to token distribution by Troy, Troy cannot be held liable for the safeguarding of these tokens. If the purchaser provides inaccurate details, Troy cannot be held responsible for lost tokens.

This Whitepaper includes market and industry information and forecasts, which the Company has obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications state that the information that they contain has come from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information. The company has not independently verified any of the data from third party sources referred to in this Whitepaper or ascertained the underlying assumptions relied upon by such sources.

The Company does not make, or purport to make and disclaims any representation, warranty or undertaking in any form whatsoever (whether express or implied by statute or otherwise) to any entity or person, including any representation, warranty or undertaking about the truth, accuracy, and completeness of any of the information set out in this Whitepaper or relating to merchantability, fitness for a particular purpose, suitability, wage, title or non-infringement.

Caution Regarding Forward-Looking Statements

This Whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to the Company’s current expectations and views of future events. In some cases, these forward-looking statements can be identified by words or phrases such as ‘may’, ‘will’, ‘expect’, ‘anticipate’, ‘aim’, ‘estimate’, ‘intend’, ‘plan’, ‘seek’, ‘believe’, ‘potential’, ‘continue’, ‘is/are likely to’ or the negative of these terms, or other similar expressions intended to identify forward-looking statements. The Company has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of price stability of gold. In addition to statements relating to the matters set out here, this Whitepaper contains forward-looking statements related to the Company’s proposed operating model. This model speaks to its objectives only, and is not a forecast, projection or prediction of future results of operations.

Forward-looking statements are based on certain assumptions and analysis made by the Company in light of its experience and perception of historical trends, current conditions and expected future developments and other factors it believes are appropriate and are subject to risks and uncertainties. Although the forward-looking statements made in this Whitepaper are based upon what the Company believes are reasonable assumptions, these risks, uncertainties, assumptions and other factors could cause the Company’s actual results, performance, achievements and experience to differ materially from its expectations expressed, implied or perceived in forward-looking statements. Given such risks, prospective participants in GOLD. These are not a definitive list of all factors associated with making a contribution to Troy, in connection with its operations. The Company undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this Whitepaper.

The Company’s business is subject to various laws and regulations in the countries where it operates and intends to operate. There is a risk that certain activities of Troy may be deemed in violation of any such law or regulation. Penalties for any such potential violation would be unknown. Additionally, changes in applicable laws or regulations or evolving interpretations of existing law could, in certain circumstances, result in increased compliance costs or capital expenditures, which could affect the Company’s profitability, or impede the Company’s ability to carry on the business model and the GOLD model proposed in this Whitepaper.