



WHITEPAPER

APRIL 2019

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QINTAR White Paper

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Qintar's mission is to be the first **Sharia-compliant cryptocurrency** to be used on a private, **Sharia-compliant blockchain**, ISL Blockchain.

Holders of Qintar on digital wallets will no longer need to travel to Mecca or Medina for the Hajj having to worry about carrying fiat currencies.

Today, over 2 million pilgrims take part in the Hajj with a total of 10 pilgrims annually between the Hajj and Umrah. It is estimated that by 2030, the Kingdom of Saudi Arabia expects over **30 million pilgrims annually**.

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The Hajj pilgrimage to Mecca is one of the five pillars of Islam, a religious duty every Muslim is expected to make once in their lifetime.

Introduction

Mission Statement

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QINTAR is a Sharia-compliant cryptocurrency used as a mean of payment, with a focus on products and services in the Holy cities of the Kingdom of Saudi Arabia. It facilitates seamless and transparent use of cryptocurrency within the ISL Blockchain (Sharia-compliant) technology. The project is being launched by Qintar Capital Switzerland SA (“Qintar Capital”) a Swiss company established in the Canton of Geneva, Switzerland. The goal of Qintar Capital is to make QINTAR a commercially successful and widely adopted cryptocurrency.

What is the meaning of Qintar? It is a monetary unit of Albania, equal to one hundredth of a lek. Its origin and roots come from “qind” which translates to “hundred”. In Arabic, qintar is a traditional Arabic unit of weight and has appeared in a number of verses of the Holy Qur’an.

The QINTAR coin intends to be a stablecoin in the long-run as it has specific uses as a mean of payment, initially in the Holy cities and in the future, as it is used by more and more persons, across the world.

“In December 2013, a Tesla Model S was bought for 91.4 bitcoins¹, Starbucks are accepting cryptocurrency for food and drinks, and in April 2019, the Dolder Grand, a five-star hotel in Zurich announced that it would accept bitcoins as a means of payment. The future of QINTAR as a means of payment for products and services in the Islamic world is bright...”

¹ The transaction occurred over BitPay who transferred the converted BTC to USD to the car dealer.

Introduction

Problem Statement

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The Hajj

Every year, over 2 million pilgrims from all over the Muslim world travel to Saudi Arabia for the Hajj, taking place this year in September 2019. Many of these pilgrims travel from far places such as Malaysia and Indonesia, as well as countries such as Kuwait, Jordan, and the UAE. This pilgrimage is an obligatory act of worship that every Muslim owes to God once in their lifetime. There are a further 8 million pilgrims that visit Mecca during the Umrah (the year-long, non-obligatory minor pilgrimage). The Kingdom of Saudi Arabia, with its Vision 2030², is focused on having the Islamic tourism market play a significant role in diversifying Saudi Arabia’s non-oil based economy. With this, over \$50 billion in investment is expected in new transport and other infrastructure aiming to double the size of the Hajj by the end of the next decade.

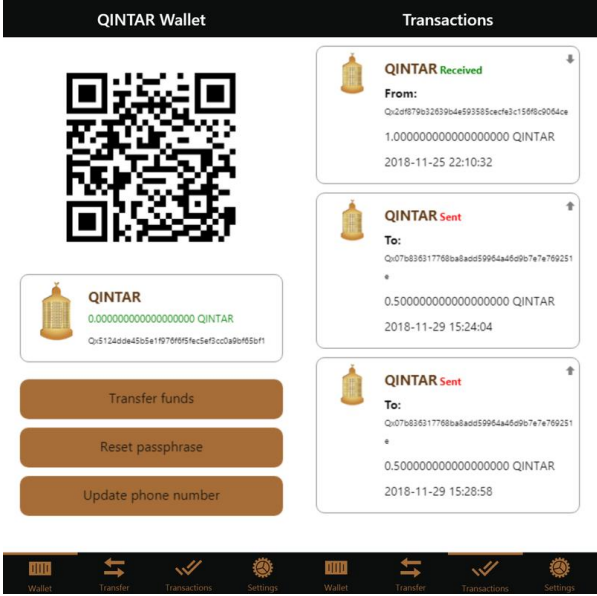
The Pilgrims & Money

With over 2 million pilgrims traveling to the Hajj, the carrying of large sums of money to cover pilgrims’ expenses is problematic and can also pose safety issues, as pilgrims have to worry about theft, especially in over-crowded places, which is the case everywhere during the Hajj. Over the past 10 years, pick-pocketing has created numerous problems for Hajj pilgrims. As such, the existing solution is travelers checks and credit cards but most pilgrims do not even have bank accounts or credit backgrounds in order to have credit cards. Some solutions such as B-079 Hajj e-wallet exist however, they are not practical as with its virtual card, pilgrims can only request this virtual credit card only upon entering Saudi Arabia, and once received, they need to log into their country’s bank account and transfer money to their virtual credit card. But as we highlighted before, many pilgrims do not have a bank account.

Qintar Capital has created the Qintar digital wallet, today available on Android devices and in the near future on iOS compatible devices. With the Qintar digital wallet which any person can download today, you can acquire QINTAR coins and have them safely stored on the Qintar digital wallet on your mobile device. As such,

² <https://vision2030.gov.sa/en>

any person traveling to the Hajj will already have the means to pay for all products and services at the Hajj via his mobile device in a safe and secure way.



Introduction

QINTAR platform

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With QINTAR, each owner of the coin will be able to pay for various types of products and services in the Holy cities as well as in other locations in the near future.

The key strengths of QINTAR can be summarized in the following manner:

Innovation

- There is no doubt that cryptocurrency has its risks and limitations. However, the very idea of cryptocurrencies is very inspirational and encouraging, particularly for innovators. The open source nature of the technology allows entrepreneurs to customize any platform for their business idea.
- With the increasing concern of electronic forgery in using credit cards, many sellers on websites have started to ignore commercial opportunities they find online. The use of cryptocurrencies provides a safer method of payment for both buyers and sellers.
- With the launch of QINTAR, transactions can never be cancelled or frozen after being initiated, preventing forgery risks, which encourages service providers to accept international transactions.

Customisation

- The Sharia-compliant nature of the QINTAR coin and the ISL-Blockchain means that Muslims across the world can use QINTAR as a mean of payment without worrying about whether it is permitted religiously or not. With the QINTAR coin, holders can purchase various products and services through smart devices. There are unlimited choices with many uses not only for the Hajj and Umrah but globally for payment of these products and services.
- The world has 2.2 billion persons connected to the internet through computers and smartphones, who have no access to any electronic payment method. Furthermore, there are 1.7 billion Muslims around the world and of these, each

year, over 10 million participate in the Hajj and Umrah. These users are ideal targets of QINTAR.

Cost-Efficient

- QINTAR can be used internationally, saving coin holders time and cost in money transfers from one country to another. With traditional means of transfers and payments, transaction costs and forex costs can be onerous and costly, specifically in emerging markets. With QINTAR on a QINTAR digital wallet, holders will no longer have to bear these excessive costs associated with executing transactions.

Practical

- While digital currencies are basically a high risk trade, the QINTAR coin has a real use case: pilgrims going to Mecca do not carry cash for many reasons, including the fact that it is not practical. QINTAR solves this problem by being the first Sharia-compliant digital currency on a digital wallet. No matter where you are in the world, with QINTAR, you can pay via your smartphone with the payment done instantaneously.

Stablecoin

- The price of QINTAR should remain stable as there will be a real use for it by these very same pilgrims on a regular basis, whether during the Hajj or the Umrah. This stability is ensured because it is a way to pay for products and services. The coin is effectively supported by the fact that there are a number of services that will accept QINTAR as a mean of payment.

By considering all the above features, a large number of individuals can buy QINTAR, trade it, purchase and pay online with it. The company expects the usage of QINTAR to expand in the near future as more and more persons realize its real value, in facilitating payments. As it becomes more popular and widely held, online transactions will become easier, faster, more convenient, less costly, and overall, a safer process.

Introduction

ISL Blockchain

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Sharia-compliant

ISL Blockchain is sharia-compliant and can issue Islamic contracts and manage data. It has received a Fatwa from:

- Dr. Ahmed Fareed Almayzeedy (Azhari scientist and specialist in manuscripts).
- Dr. Mohammed AbdoRabbah (Professor at Al-Azhar University)
- Haji. Sallim Shafawi Moulan (Chairman of the Zakat Committee in Jurong East)
- Dr. Sherif Abo Elella Eladawy (Researcher in Islamic Economics).
- Dr. Abd Elmonji Madian (Azhari scientist and researcher in Hadith)

This means that financial products and contracts that are issued via ISL Blockchain are in accordance with the provisions of Islamic laws. Islamic law prohibits the payment or acceptance of interest, or Riba³. Islamic law also considers certain business activities to be haram, or prohibited and contrary to Islamic principles. These activities include alcohol, gambling, pornography. Typically, Sharia-compliant blockchain certificates state that the blockchain, in this case, ISL Blockchain, is simply a network of decentralized servers that power its distributed ledger technology. Therefore, the network does not violate Sharia laws, as it is just a tool for making payments and recording transactions.

As regards to the Sharia-compliance of the cryptocurrency, any certification will require that certain conditions be met. These would include that the holders of the cryptocurrency have clear possession of the values being transferred, the amount being sent should be the same as the amount or service being received. Finally, that the transfers should not be conditional, entail any un-Islamic intentions, or be carried-out in forward or futures markets. This is the case of QINTAR.

³ Riba can be roughly translated as “usury” or unjust, exploitative gains made in trade or business under Islamic law. Riba is mentioned and condemned in several different verses in the Qur’an.

Proof of Work Protocol

The ISL Blockchain is a private blockchain based on the Ethereum blockchain protocol. It is a Proof of Work system which is a consensus protocol and an economic measure to deter denial of service attacks (DDOS). As both Ethereum and Proof of Work are well-known protocols, we will not go into the details in this paper.⁴

A Private Blockchain

There are three major blockchain models – public, private and consortium, each of which has its advantages and liabilities. The public blockchain model, such as Bitcoin and Ethereum, are the most widely-known. They have the largest degree of decentralization however, they are expensive and transaction speed is not optimal. A private blockchain offers the same level of user control and privacy as those in the public blockchains, however, they are less decentralized but more efficient, cost-effective and have faster speed of transactions. In private blockchains, “write permissions” are centralized to a single authority. “read permissions” can be public or restricted to an extent determined by the organization. While private blockchains are more susceptible to security breaches than public blockchains, they are particularly well-suited to situations which require compliance with data privacy rules and regulatory issues. According to Vitaly Buterin, the founder of Ethereum, “In some cases, public is clearly better; in others, some degree of private control is simply necessary.”⁵ Such is the case with QINTAR which requires a fully Sharia-compliant blockchain.

⁴ For more information on Ethereum, please refer to <https://www.ethereum.org/>. For more information on Proof of Work, please refer to

⁵ <https://blog.ethereum.org/2015/08/07/on-public-and-private-blockchains/>

	Public No centralized management	Private Single organization
Participants (nodes)	Permissionless <ul style="list-style-type: none"> • Anonymous • Could be malicious • Free entry for miners 	Permissioned <ul style="list-style-type: none"> • Identified • Trusted • Closed mining, one central miner
Consensus Mechanisms	Proof of Work, Proof of Stake, etc. <ul style="list-style-type: none"> • Large energy consumption • No finality • 51% attack 	Voting or multi-party consensus algorithm <ul style="list-style-type: none"> • Lightest • Fastest • Lowest energy consumption • Enables finality
Transaction Approval Frequency	Long Bitcoin: 10 min or more	Short 100x sec

There will be multiple nodes on the ISL Blockchain, including nodes on Amazon Web Services (AWS)⁶. Other nodes will be in London, Paris, Stockholm, Frankfurt, Tokyo, Canada, Kingdom of Saudi Arabia, and Ireland.

Coin Model

The QINTAR coin is the basis of the Qintar protocol. It is an ERC-20 based coin traded freely on the ISL Blockchain. The coin is used to pay for products and services related to the Hajj and Umrah existing services initially via the Seitra platform, and in the future, in new, important projects that are currently under development locally as well as globally in both Muslims and non-Muslim countries. One of these services, is the ghorbani⁷ or sacrifice of livestock, which is a fundamental part of the Hajj. In 2014, there were over 2.5 million animals sold during the Hajj season, at prices varying

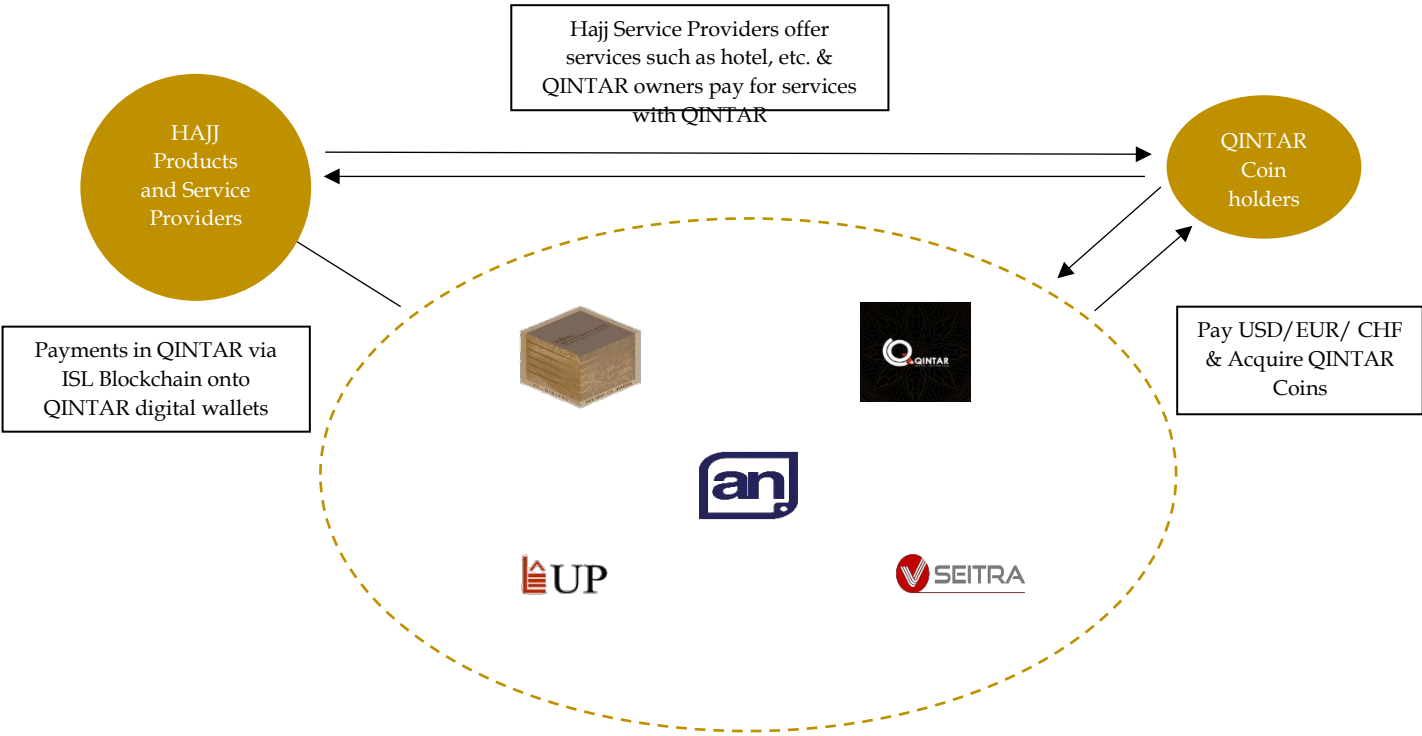
⁶ Amazon Web Services or AWS is a fully managed service that makes it easy to create and manage scalable blockchain networks using the popular open source frameworks Hyperledger Fabric.

⁷ Qurbani or udhiyyah as referred to in Islamic law, is the ritual animal sacrifice of a livestock animal during Eid al-Adha, which falls in the month that the Hajj takes place.

between \$130 for a goat, to over \$1,000 for a cow or \$4,000 for a camel. All of these can be paid with the QINTAR coin.

Finally, the smart contract underlying QINTAR has been reviewed and audited by Chainsecurity.

QINTAR's Ecosystem



The QINTAR ecosystem includes Qintar Capital Switzerland SA, the coin issuer, ISL Blockchain, the Sharia-compliant blockchain, Anaduu, providing the software and technical development, Seitra, the platform through which holders of QINTAR can today pay for ticketing and hotels with QINTAR coins and providing customer service and technical support, and Up Gestion, providing the accounting.

Introduction

Team

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QINTAR ECOSYSTEM TEAM

Qintar Capital Switzerland

Michael Gebreziabiher – Director

Mr. Gebreziabiher is the Director of Qintar Capital Switzerland SA as well as CEO of Level-Up Gestion which provides the accounting and administrative support for the QINTAR project. Mr. Gebreziabiher’s has established numerous companies in the past and he has extensive experience in working in Saudi Arabia. He is a graduate of

ISL Blockchain

AnAduu Technology

Ahmad Mohammad Sammy El-Helbawy - Director

Mr. Sammy is leading the mobile and web application technology side of the company and overseeing its development team. While his education and early professional experience was focused on medicine, he has simultaneously been working independently as a graphics and web designer since 2003. Since 2015, he has focused on developing platforms as well as mobile and web applications for a number of companies. He is a graduate of Ain Shams University in Cairo with a masters in Medicine from the University of Sussex.

Khaled Fahmy

Mr. Fahmy is a software engineer with a depth of engineer in setting up forex platforms. He has a Bsc in Engineering from the Ain Shams University in Cairo.

Sherif Abo-elella Eladawy

Mr. Eladawy is a software developer and has been involved as an analyst and trader in cryptocurrencies since 2011. He is a graduate of University of Cairo with a PhD in Islamic Economics. He further has a diploma in Management of Information Systems from the American University in Cairo.

Advisors

Anouar Hassoun

Mr. Hassoun is a Director of Qintar Capital Switzerland. His core competencies are Islamic finance and credit ratings. He is a professor of Islamic finance at University Paris Dauphine since 2009. He has issued over 49 publications, mostly on Islamic Finance. He has a Master Degree from both Science Po and HEC in Paris, France.

Kader Merbough

Mr. Mehrbough is a specialist on Islamic Finance having published several papers and articles on Islamic Finance and equitable finance. He is the co-Founder of the Executive Master Principles & Practices of Islamic Finance at Université Paris Dauphine. From April 2011-June 2013, he established the first Chair dedicated to Islamic Finance at King Abdul Aziz University Jeddah.

Introduction

ICO Roadmap & Details

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ICO Roadmap



Property development opportunities arise	Formation of companies & assets	ISL Blockchain concept designed and the idea of QINTAR emerges	Technology is built and Apps tested & certified	QINTAR is introduced and launched in Geneva
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Today, the ISL Blockchain, the QINTAR coin, and the various mobile applications have been developed and ready for use, in time, for Ramadan beginning on May 5th 2019.

ICO Details

The QINTAR Coin Sale will be launched in the second quarter of 2019 with the goal of closing the sale prior to the start of Ramadan on May 12th 2019. The company may extend the sale if the hard cap of CHF 286 million has not been reached.

Token	QINTAR
Token Type	ERC-20
Jurisdiction of Issuance	Switzerland
Legal Qualification	Payment Coin
Total Token Supply	9,999,900 QINTAR
Tokens for Sale	2,200,000 QINTAR
Token Price	CHF 130
QINTAR can be purchased with	USD, EUR, GBP, CHF, SAR
Soft Cap	None as platform already developed
Hard Cap	CHF 286,000,000
KYC	KYC of all investors
Beginning of sale	April 12 th , 2019

Regarding the distribution of the funds, of a total of 100% of raised funds, 80% will remain in the account of Qintar Capital and be invested in a conservative manner with the difference, a total of 20% paid to the team that has invested and developed the project and its ecosystem.

The company will lock all other coins for a period of 6/12 months with 1/2 being unlocked after 6 months, the remainder after 12 months. The company will look to airdrop some of these released coins to new service providers in order to grow the QINTAR ecosystem. The released QINTAR coins will also be sold on exchanges should there be inflationary pressures that have occurred as well as to fill the increasing demand for QINTAR over time as it is more and more widely accepted globally.

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

Except where expressly indicated, the statements and information set forth in this Whitepaper are not intended to recite current or historical facts, and constitute forward looking statements. Forward-looking statements may include the words "may," "will," "could," "should," "would," "believe," "expect," "anticipate," "estimate," "intend," "plan" or other words or expressions of similar meaning.

These forward-looking statements are based on the current beliefs, plans, objectives, goals, expectations, anticipations and/ or intentions of the QINTAR Team with respect to future events.

Although the QINTAR Team believes that the expectations reflected in the forward-looking statements are reasonable, the QINTAR Team cannot guarantee the successful establishment or operation of its systems and business or any future results, level of activity, performance or achievements. Many factors discussed in this Whitepaper or otherwise affecting the matters discussed herein, some or all of which may be currently unknown to the QINTAR Team or beyond the QINTAR Team's control, will be important in determining the ability of QINTAR Team to establish and operate its systems and business.

Consequently, actual results may differ materially from those that might be anticipated from the statements and information set forth herein. In light of these and other uncertainties, the statements and information set forth in this Whitepaper are for informational purposes only, should not be relied upon in making any purchase or other decision, are subject to change, and are not intended to establish or indicate any representation, warranty, commitment, undertaking, promise or contract made on the part of the QINTAR Team to any person. The QINTAR Team does not undertake any obligation to publicly update any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

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This White Paper shall not be communicated or used in any jurisdiction or in any circumstances in which such White Paper, its content and/or the coins are not authorized for sale, distribution and/or unlawful. Potential acquirer of the coin and/or contributors to the ICO should note that acquisition of the coin (including participation to the related ICO) is subject to limitations imposed by applicable securities laws in various jurisdictions (other than Switzerland).

As an example, the ICO will exclude certain groups of people such as “U.S. Person” (within the meaning of “Regulation S” of the Securities Act 1933 under U.S. law). Other specific selling restrictions and limitations may be outlined in the upcoming coin purchase agreement (i.e. general terms and conditions), and/or on the issuer’s website and/or on any other documentation.

Moreover, potential acquirer of the QINTAR Coin should be aware that some jurisdictions may introduce new regulation or adapt their current regulation and/or definitions / categories of tokens (including Switzerland).

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As issued from Switzerland, from a Swiss regulatory perspective, the Initial Coin Offering (ICO) is an unregulated token fundraising operation, with reserve to the application of the Swiss Anti-Money Laundering Act of October 10, 1997 (AML).

The ICO and the QINTAR Coin are not for speculation or investment purposes, but only to provide access to the platform.

The QINTAR COIN issuance terms and all the rights attached shall be described in a token purchase agreement (either private or public).

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction which are designed to protect investors.

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None of the information or analyses in this White Paper is intended to provide a basis for an investment decision, and no specific investment recommendation is made. Accordingly, this White Paper does not constitute investment advice or an invitation to invest in any security or financial instrument.

This White Paper has been drafted in accordance with the Swiss regulations.

From a Swiss regulatory and legal perspective, the QINTAR Coin does not represent and shall not be considered a security as such term is defined under art. 2 let. b of the Swiss Financial Market Infrastructure Act of June 19, 2015 (FMIA) or a derivative under art. 2 let. c FMIA. More specifically, it does not represent and shall not be considered as a share (equity), bond (or note), structured product (including a certificate), investment fund / collective investment scheme / mutual fund or a derivative of any kind. The QINTAR Coin meets the definition of mean of payment under art. 2 para. 3 let. c AML. For this reason, any initial user (i.e. primary issuance) shall be subject to a preliminary KYC screening (including as regards the origin of the funds) under the AML performed by a Swiss financial intermediary subject to AML.

RISK DISCLOSURE

- **RISK OF LOSING QINTAR DUE TO LOSS OF CREDENTIALS**
An end-user QINTAR may be associated with QINTAR wallet in which it is held. The loss of private key or other credentials to the wallet may result in the loss of QINTAR.
- **RISK OF DISRUPTION IN THE ECOSYSTEM**
An exchange or other liquidity provider in the cryptocurrency ecosystem could be hacked. A large number of coins could flood the market and affect QINTAR's market price.
- **RISK OF SHARING CREDENTIALS**
Any third party that gets access to an end-user's credentials, may be able to destroy or steal the funds.
- **RISK OF SECURITY BREACHES TO QINTAR TEAM**
- **REGULATORY RISKS**
Cryptocurrencies and Blockchains have been subjected to scrutiny by regulatory bodies around the globe. The value of QINTAR could decline if regulatory bodies take actions that could impede, limit, or provide disincentives to the development or use of QINTAR.
- **RISK OF BUG OR MALFUNCTION**
In modern software development, bugs or malfunctions may occur. It is possible that a bug or malfunction could be programmed into QINTAR, or to qintar.ch, such that a loss of QINTAR occurs.
- **UNANTICIPATED RISKS**
Cryptocurrencies are a new technology. In addition to the risks presented above, there are risks that QINTAR Team cannot anticipate.
- **COMBINATIONS OF RISKS**
It is possible that any of the above events could combine, in many different permutations that would represent a threat to the value of QINTAR.
- **FUTURE RISKS**
More risks may materialize in the future.
- **COOPERATION WITH LEGAL AUTHORITIES**
The QINTAR Team will cooperate with any law enforcement inquiries required by law, provided they are supported and documented by the law in their relevant jurisdictions. If you are in law enforcement, please be aware however that as a decentralized system we do not store or have access to any extra user information, other than what is readily accessible on ISL Blockchain.
- To contact the QINTAR Team on behalf of law enforcement, please email support; info@qintar.ch