



*“We don’t like  
their sound,  
and guitar music  
is on the way out.”*

DECCA RECORDING COMPANY DECLINED SIGNING THE BEATLES, 1962

The Beatles worldwide album sales now top 600 million.

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# Abstract

## **BLOCKKOIN.IO**

A Blockchain-powered fintech platform, built to bring financial freedom to Africa through innovative cryptocurrency alternatives to traditional banking. Blockcoins eco-system enables users to fully embrace the cryptocurrency world as a lifestyle.

## **BK**

Our ERC20 token developed and mined on the Ethereum blockchain. BK Locked & BK Invest are underpinned with a store of value in real gold equal to 50% of their purchase price, converted into Smart-Contracts and transparent on the blockchain. BK Live is open to trade immediately against all cryptocurrencies, or trade against BTC, ETH, XRP & USD at no additional fees.

## **BK GOLD**

Our physical Gold coin available for purchase in both 1 Ounce and 1 Kilogram sizes, determined via the London Gold Price.

## **BK CHEQUE CARD**

Our MasterCard issued Cheque card connecting your virtual assets to all global payment networks.

## **ECHOCHAT**

Our secure end-to-end-encrypted, easy-to-use telecommunications app developed by expert mobile network operators, exclusively dedicated to the cryptocurrency community.

# Introduction

Recently it's come to light that existing financial institutions have created a financial environment which is neither stable nor secure. These existing systems operate via traditional banking channels which are slow, complex, full of intermediaries, high exchange rates, bureaucracy and extensive legacy paperwork systems. As a result, how we bank, invest, exchange, save, transfer and send currency is evolving into a digital global financial system.

Cryptocurrency tokens have emerged as a silver lining from these legacy financial systems. Two main factors fueling cryptocurrencies are the surplus liquidity in the market, as well as a high supply & demand. However, consumers and businesses are still struggling to leverage the benefits of blockchain infrastructure due to poor usability, non-customer centric approaches and draconian legal implementations. This is due, largely, to the cryptocurrency movement focusing on the financial aspect only and not fostering a lifestyle to match the trend.

Blockkoin has filled the gap between the existing financial system and emerging nonuser-friendly technologies presenting a secure and simple way to use payment and banking architecture. By lowering the financial inclusion barrier, Blockkoin is providing lifestyle-changing cryptocurrency services to both the banked and unbanked.

Underpinning our digital ERC-20 Token with a 50% Gold Smart-Contracts store of value reduces your investments exposure to volatility while retaining every opportunity for well documented positive gains in this exciting transformational era of future money.

# Problems

We share a number of problems globally in the modern world with regards to traditional banking service monopolisation, but problems only fuel human desire for real solutions.

## **INFLATION**

A general progressive increase in prices for goods & services means each unit of currency buys fewer goods & services reducing the purchasing power of traditional money. People are losing money on investments due to inflation that is not within their own control. Traditional currencies across the world suffer and become unstable.

## **REMITTANCE**

Traditional money transmitting services charge very high fees, with an average of 9% for \$200 remittances sent to the African region. Similarly, intra-African payments struggle with both high costs and low speeds. Africa, more than any other continent, has a need for the utility of cryptocurrencies.

## **UNBANKED POPULATION**

More than 3.5 billion people in the world are unbanked or underbanked and as a result, have few opportunities to enjoy a safe and secure way to participate in the global economy. Unbanked populations do not have access to existing structures and are still affected by inflation, high costs, and instability.

## **TRANSPARENCY & ANONYMITY**

As an individual in traditional banking, we rely on our Banks to provide records of our bank activity. We are subject to being tracked & monitored without our consent or anonymity.

## **CRYPTOCURRENCY**

Money has evolved over time during several civilizations and this change is happening again with the rise of cryptocurrencies, however not without their own unique setbacks. Despite becoming increasingly popular, poor usability, non-customer centric approaches and draconian legal implementations has made the full adoption of a cryptocurrency lifestyle difficult.

# Solutions

It's human nature to solve our problems and find creative solutions, to adapt and survive as a species – now blockchain technology has given us the opportunity to thrive together.

## **INFLATION**

BK is underpinned with a store of value in real gold. Based on history, gold is a stable and consistent commodity that has only ever increased in value. It is not affected by politics, wars, pandemics etc. Demand for gold is high and consistent, and as it grows increasingly more rare to both discover and mine - it's value will only continue to increase.

## **REMITTANCE**

Lowering the financial inclusion barrier on a decentralised platform allow anyone, anywhere to access, borrow, loan, exchange, store, trade, send, or receive any cryptocurrency in a secure environment not affected by politics, governments and other factors that affect traditional banks.

## **UNBANKED POPULATION**

Empowering the global 3.5bn unbanked to participate in the rapidly changing global economy is our goal. Encouraging them to develop a new outlook as a community by embracing the freedom of peer-to-peer asset movement within the blockchain architecture will further accelerate the growth of digital innovation in many positive ways.

## **TRANSPARENCY & ANONYMITY**

As an individual in a crypto-economy, you have full control of your funds and your records. We have full transparency with regards to funds movement, and full anonymity if required.

## **CRYPTOCURRENCY**

Blockkoin is building for the inevitable Cryptocurrency era. The Blockkoin Exchange is a decentralized core transforming the restricted financial world we live in today into a future "Cryptoeconomy" of tomorrow with limitless opportunities. Blockkoin has created a platform wherein users can grow and enjoy their cryptocurrency lifestyles as securely as possible in an ecosystem that is quicker, cheaper, and more secure than any existing platforms. We offer better rates, easy access, peer-to-peer transactions, no spreads, and an actual purchasing solution, not just an exchange. Our 6 key Elements create an environment where you are able to use your digital assets innovatively from anywhere in the world at the lowest costs. Awakening the world to the benefits of the global financial system is key in order to provide a sustainable solution for our future economic outlook as well as inclusion in today's emerging blockchain freedom. We firmly believe that there should be an efficient alternative to the existing traditional banking and payment systems and that is what we are dedicated to providing. Blockkoin is reworking those fundamental principles dedicated to support the unbanked - by providing a simple solution for the easy adoption of future money.

# Our Eco-system

The Blockkoin Exchange forms the cornerstone of our cryptocurrency ecosystem with 6 Key Elements that support its ability to provide financial security for all.

## BK ECOSYSTEM

Blockkoin has developed an ecosystem to support the growth of our BK coin by ensuring the ongoing development of the infrastructure & marketing efforts devoted to the future growth and stability of the BK coin. We've focused on the security of BK through the Blockkoin Exchange, while enhancing the usability of the BK through the BK API. Blockkoin Operations focuses on the day to operations of the business, marketing, sales and promotion of BK. Our Associates Program utilizes key relationships with individuals or brands which further promote the value of the BK coin. The BK ecosystem is designed to connect to traditional retail ecosystems giving the BK daily usability for the investor.

BLOCKKOIDN EXCHANGE	BLOCKKOIDN API	BLOCKKOIDN OPERATIONS	BLOCKKOIDN ASSOCIATES
Zero Fees on BK Pairs	Bank Switch Integration	Exchange Management	Institutional
30+ BK Pairs	100 000 Accounts	Trading Floor	Associations
Multiple Currency Wallets	POS Terminal Integration	OTC	Professional Sports Stars
Lowest Trading Fees	3000 Retail Terminals	BK Sales	Government
Lowest Spread	Cheque Card	Marketing	Clubs
UK & South Africa	Day to day payment using FIAT or crypto	Advertising	Churches
		Brand Development	Influencers
		Product Development	Sponsorships

## BK

BK is our digital ERC-20 Token, built on the Ethereum blockchain network. We have three digital BK iterations available for purchase on our exchange namely: BK Locked, BK Invest & BK Live. Both BK Locked & BK Invest are underpinned with a 50% Gold Smart-Contract store of value made transparent on the Blockchain. Upon purchase, 50% of the FIAT value of the BK will be transferred to our Global Mint Associates via Smart Contracts. Our Global Mint Associates then issue a Gold Certificate to the same value and store the physical Gold in their central bank grade vaults. The purity and weight of each ounce is guaranteed by our Global Mint Associates. Portfolio diversification in digital assets markets is significantly more challenging than that in the traditional financial markets because of higher volatility and higher correlations. But BK solves both of these challenges as 50% of your BK will be backed by spot Gold. Each BK Coin is therefore a Tokenised version of the issued Global Mint Associates Gold Certificates ("BK Gold Smart Contracts"). Combining our Global Mint Associates expertise in quality gold production and storage with the innovation of Blockchain technologies, the BK is one of the first gold-backed coins on the public Blockchain backed by guaranteed physical Gold. As an institutional-grade product, we bring incomparable efficiency, security, stability and trust to holding & trading physical Gold on the Blockchain. And, unlike other existing Gold products, Blockkoin does not charge transfer, transaction, storage, or management fees for issued BK. The amount of Gold represented by the issued BK Token can be verified at any time against the Gold holding balance of Blockkoin Exchange's Gold accounts. Available on request at [info@blockkoin.io](mailto:info@blockkoin.io).



## **BK GOLD**

BK Token holders can redeem their BK Invest or BK Locked Tokens once the Token reaches 5.5X its value at the time of investing or 36 months from the date of investment, whichever matures first. These Smart Contracts can then be converted back into physical Gold and/or FIAT currency else remain as BK tokens to actively trade with any of the pairs on the Blockkoin Exchange. Gold Certificates can either be sold for FIAT currency – which can be withdrawn to a nominated bank account – or redeemed for delivery or collection of physical bullion manufactured by Our Global Mint Associates.

Throughout the centuries, people have relied on gold as a stable and safe store of wealth. There is no other asset as closely associated with the holding, exchange, and preservation of value than gold. It carries no counterparty risk, and it is an ideal means to mitigate losses in times of market stress. Gold also provides stability and diversification within a portfolio - it often outperforms major asset classes and is a historically proven source of positive returns in long-term investment strategies. If you consider the current elevated valuations of many global asset markets and the large debt levels in many economies, gold is a highly effective diversifier which can serve as a hedge against downside price risk and inflation. Investors rely on gold during periods of market uncertainty and push demand up when “risk on” assets take a tumble. Gold is not directly controlled by any central bank or government, nor has it been adversely affected by inflationary monetary policy. While central banks can directly impact the real value of their respective currencies, the value of gold is far less vulnerable to their expansionary monetary policy. Central banks can print money, but they cannot print gold. It is therefore largely independent from any FIAT currency. Steady growth of emerging markets (such as China and India) continues to have a positive effect on overall consumer and investor demand. The critical role of gold in the electronics industry has also caused rapid growth of industrial gold demand - most existing high-tech sectors rely on the unique properties of gold as an industrial metal. In an effort to meet the increased demand, global mine production has increased drastically over the past 20 years. However, with rising exploration and production costs, and a dwindling rate at which new gold reserves are being located, it is believed that the global mine supply will decline in the years to come – drastically increasing the rarity, stability, and value of physical and digital gold. Stability, risk mitigation and intrinsic value – these characteristics of gold can scarcely be credited to most cryptocurrencies in circulation. It is these same enduring qualities of gold that make it the ideal asset to be Tokenised.

For an asset-backed coin like BK, trust is essential: Blockkoin Exchange as the issuer and technology provider, Our Global Mint Associates as custodian for the physical gold, and the Ethereum Blockchain as the underlying infrastructure all play their role in providing a unique level of trust in BK. When this is combined with the structure of the Blockkoin Ecosystem, the power and opportunities are endless.

## **BK CHEQUE CARD**

The BK Cheque Card, issued by MasterCard, is a game-changer in the full adoption of a crypto lifestyle, free from the restraints of traditional banking systems. Connecting your virtual assets to all global payment networks has numerous additional benefits for various individuals from investors to travelers etc.

## **PAYMENT GATEWAY**

Our payment gateway has been designed to perform numerous functions otherwise taken for granted in our day to day lives. Traditional Banks take up to 3% in processing fees on every credit card transaction. Blockkoin Exchange accepts Bitcoin, Ethereum, XRP, ZAR, EUR, GBP, USD and BK.

You can get direct bank deposits, in your own currency, for a simple, flat settlement charge, affording you to keep more of your money. Where other payment methods force customers and businesses to shoulder the risks and costs of payment fraud, BlockKoin customers can pay without handing over sensitive personal information, and refunds are made through the merchant - without chargebacks. Blockkoin has designed a truly borderless payment networks allowing you to receive payments in any amount, from anywhere in the world, from any computer or mobile device. You can even accept bill payments across borders, accept payments from online customers at checkout, accept donations from patrons with Bitcoin or BK and accept payments in your retail shop or restaurant on your smartphone or tablet. You can send invoices to vendors as quickly and easily as sending an email. You can receive funds into your bank account or expand your payment options by accepting instant BK, BTC and ETH payments without risk or price fluctuations. Bank deposits are enabled in 200 countries so you can receive funds directly to your bank account in 200+ local currencies.

### ASSOCIATE PROGRAM

Blockkoin offers curated income opportunities for ambassadors, associates, brands and teams. Our associate program allows all members to earn commission through their unique referral link. *Brand Ambassadors* enjoy the benefits of a sign up bonus that builds in value as we build the brand together. *Associate Brands* involve mutually beneficial collaborations between Blockkoin and other brands. *Sales Associates* earn up to 40% commission with a variety of income opportunities. *Sponsorship* applications are reviewed quarterly and custom sponsorship packages are awarded to top candidates.

## Trust & Security

It has always been our intention to bring a new standard of trust, creditworthiness and asset protection to the Blockkoin Eco-system. The BK Token underpinned by 50% Gold Smart Contracts now offers us that surety supplied by Our Global Mint Associates. The following describes BK operational policies, procedures and implementations that put this new standard into practice.

### MONITORING

Extensive monitoring of the BK environment, both on the blockchain and within our Global Mint Associates system, ensures that unauthorised interactions with the smart contract or Gold accounts will be identified and acted upon. Blockkoin Exchange will monitor the balances of BK related Gold accounts and ensure any anomalies will be detected and reported. It is of utmost importance is that the Blockkoin Exchange account balance equals 50% of the total amount of BK on issue while the balances of other accounts are reconciled against transactions currently in progress, for example when a request is still being verified.

Blockkoin Exchange monitors all BK operational transactions on the blockchain to ensure that all transactions have a matching record in the BK services database to detect any unauthorised interaction with the smart contract.

### ENSURING INTEGRITY OF BK SUPPLY

Besides the standard ERC-20 functionality, the BK smart contract implements additional functions to increase and decrease the supply of BK. Only specific registered operational key personnel can request transactions with these functions. Increase of total supply only occurs when a request is processed to 'mint' more value in the smart contract. The issuing transaction can only be requested by a key with the "issuer" role. The "issuer" role is held exclusively by the issuing service – BK issuing cannot be directly requested by an operator. This ensures that all issuing requests are validated and verified prior to the request being executed. The issuing process ensures that BK Gold Smart Contracts of the corresponding amount are always deposited with Blockkoin Exchange prior to BK being issued. The issuing service is split into a number of different components to minimise the number of keys that each component can access. When the BK issuing operation is confirmed on the blockchain, our Global Mint Associates certificates are transferred to the Blockkoin Exchange. A whitelist maintains the addresses that have successfully verified a link to their Blockkoin Exchange account and that are therefore allowed to 'withdraw' BK which will initiate the destruction of BK and the return of the equal amount of BK Gold Smart Contracts to the associated Gold account. Only when the withdrawing of coins has been confirmed on the blockchain by a sufficient number of blocks will the BK Gold Smart Contracts be transferred to the account. These methods ensure that no BK investor can interface the custodian account directly, but always has to go through an intermediary withdraw service. This safeguards proper authorisation and also ensures that the coins get withdrawn first before BK Gold Smart Contracts are returned to the previous coin holder. All procedures that modify BK balances or Blockkoin Exchange's Gold certificate holdings are implemented in such a defensive way to ensure that the balances of total BK in circulation and Gold held by Blockkoin Exchange are always reconciled to 50% of BK Invest and BK Locked issued. Additionally, Blockkoin Exchange has external monitoring processes in place that will trigger precautionary measures should these two balances ever show any unexpected deviation.

### BK ALLOCATION OF FUNDS

Blockkoin's allocation of funds through the sale of BK will create a stable foundation for BK taking into consideration various components of the eco-system that ensure the future growth and stability of our ERC-20 Token.

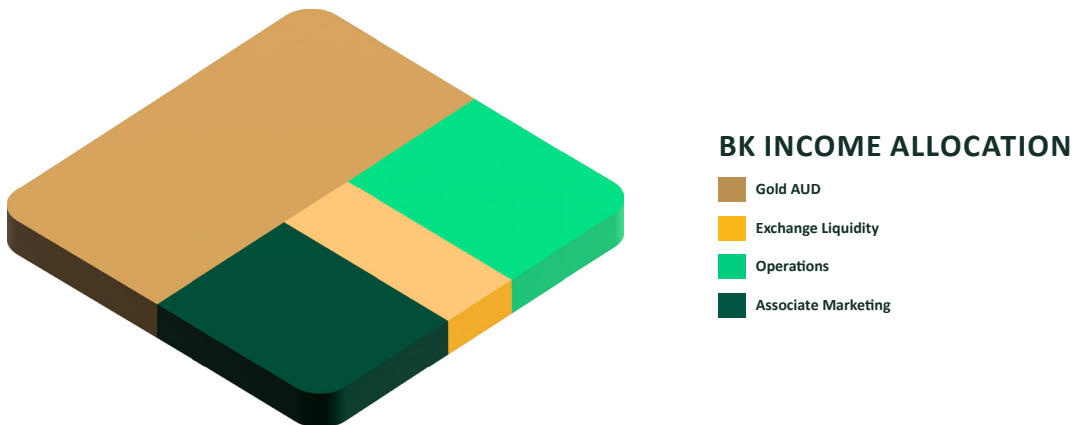
### BK COIN INCOME ALLOCATION

**Gold AUD 50%** Gold will be purchased amounting to 50% of each BK Invest and BK Locked sale ensuring the future stability and value of the ERC-20 Token. Underpinning BK Invest and BK Locked with gold will allow for Blockkoin to maintain the future stability of the token through a store of value in gold assets enabling instant access to liquidity. Instant liquidity through a stable asset is key to managing the supply and demand of the BK in the open market. Should there be an over supply of the BK in the open market, Blockkoin will utilise its gold reserves to purchase BK back from the open market ensuring that the BK does not fall below 50% of its current market price.

**Blockkoin Exchange Liquidity 10%** Due to the complex and costly movement of FIAT between countries it is essential that Blockkoin maintains liquidity levels in each of the countries operated within. Liquidity in each region will ensure that all BK Live traded on the OTC market are facilitated instantly through instant liquidity. Blockkoin Exchange is based in New York, so funds transferred from the originating country to fund the investors wallet on our exchange can take up to 7 days to clear depending on the country of origin. Providing a liquidity pool in operating regions, Blockkoin can facilitate the funding of the investors wallet instantly giving the investor instant access to the OTC market while the original funds pass through the banking system.

**Blockkoin Operations 20%** Blockkoin operations will provide all the necessary tasks required for the security, integrity, stability and marketing of the BK. Blockkoin Operations are based in Cape Town, South Africa.

**Blockkoin Associates 20%** Blockkoin has created an associate program with access to BK and its entire ecosystem to market and sell on to associates customer bases. BK offers its associates a commission of 20% of the Net value of any income derived from the sale of the various products available in the Blockkoin ecosystem.



## MARKET CAPITALISATION (MARKET CAP)

**Crypto currency Market Cap explained** “Market capitalization (or market cap) is the total dollar value of all the shares of a company’s stock — or, in the case of Bitcoin or another cryptocurrency, of all the coins that have been mined. In crypto, market cap is calculated by multiplying the total number of coins that have been mined by the price of a single coin at any given time. One way to think about market cap is as a rough gauge for how stable an asset is likely to be. (It’s important to note that even Bitcoin, crypto’s biggest market cap, still sees volatility.) But the same way a bigger ship can safely navigate heavy weather, a cryptocurrency with a much larger market cap is more likely to be a more stable investment than one with a much smaller market cap. Conversely digital currencies with smaller market caps are more susceptible to the whims of the market – and can see huge gains or dramatic losses in their wake.

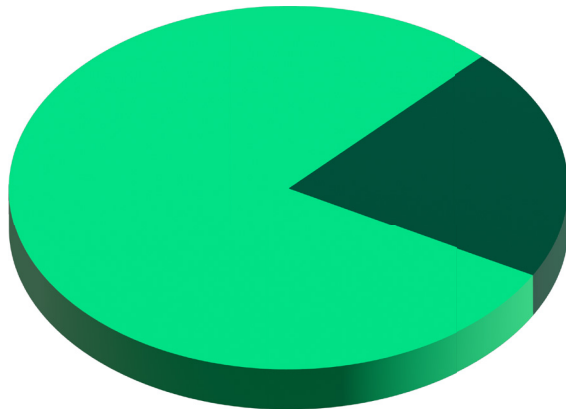
**Sidenote:** you might see references to “circulating supply” market cap or “fully diluted supply” market cap. With Bitcoin, those two numbers are the 18.5 million that have been mined (“circulating supply”) or you can use the 21 million that will eventually be mined (“fully diluted supply”). Depending on their methodology, some observers will measure market cap using the currently circulating supply, while others will use the fully diluted number.”  
(1. coinbase [www.coinbase.com](http://www.coinbase.com))

**Circulating Supply**

BK in supply – 260 000 000 x \$1.99 = \$517 400 000 (BK Live price 10/11/2021)

**Fully Diluted Supply**

Fully diluted supply – 1 040 000 000 x \$1.99 = \$2 069 600 000 (BK Live price 10/11/2021)



**MARKET CAPITALISATION**

- Circulating Supply
- Diluted Supply

Blockkoin has a managed strategy over 10 years to convert it fully diluted supply of BK to circulating supply which manage the stability of the token incorporating the 50% underpinning by gold.

	VARIABLES	YEAR 1	YEAR 3	YEAR 6	YEAR 9
<b>MARKETING LEADS</b>					
	80,000,000.00				
Marketing Leads	1.50%	1,200,000	1,386,750	1,722,755	2,140,173
Clients		60,000	138,675	301,482	535,043
Clients Conversion		5.00%	10.00%	17.50%	25.00%
<b>BK VARIABLES</b>					
BK-Koin price	1.99	2.14	2.65	4.29	8.38
Ave coins purchased per person Qty	20	22	25	39	71
Annual Growth	5.00%	7.50%	12.50%	20.00%	27.50%
<b>BK SALES</b>					
BK Locked and Invest Sales		\$2,759,633	\$9,333,500	\$50,016,484	\$318,437,454
BK Live Sales		\$1,576,933	\$5,333,429	\$28,580,848	\$181,964,259
Total BK Sales		\$4,336,565	\$14,666,929	\$78,597,331	\$500,401,713
<b>GOLD PURCHASE</b>					
Gold Purchased		\$1,379,816	\$4,666,750	\$25,008,242	\$159,218,727
<b>MARKET CAPITALISATION</b>					
Circulating Supply BF (Market Cap)	\$517,400,000	\$518,976,933	\$535,994,801	\$637,273,111	\$1,254,464,076
Diluted Supply BF (Available to Sell)	\$2,069,600,000.00	\$2,065,263,435	\$2,042,327,625	\$1,893,786,104	\$988,572,688
<b>BK MINED RECON QUANTITY</b>					
BK Mined	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000
Sold / Issued	260,000,000	262,027,143	271,081,357	310,191,382	436,885,205
Available to sell	1,040,000,000	1,037,972,857	1,028,918,643	989,808,618	863,114,795
Mined Recon	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000
Difference	-	-	-	-	-
<b>GOLD RECON</b>					
Gold % purchased of BK Locked sales		50%	50%	50%	50%
BK Locked Withdraw			\$8,677,574	\$47,263,211	\$288,022,451
Gold required to stabilise BK			\$4,338,787	\$23,631,605	\$144,011,225
Gold Available to stabilise			\$4,666,750	\$25,008,242	\$159,218,727
Gold Left if stabilised			\$327,963	\$1,376,636	\$15,207,502
BK expected Average growth rate 10 Yr	18.75%				
Bitcoin average growth rate	92.05%				

## AUDITING AND REPORTING

Transparency and auditability are key elements of BK. All BK are 50% backed 1000:1 by BK Gold Smart Contracts held in our Global Mint Associates accounts of Blockkoin Exchange and Blockkoin Exchange Operations.

For the purposes of verification, Blockkoin Pty(Ltd) publishes the current amount of gold that Blockkoin Exchange as the issuer of BK holds in their Gold accounts quarterly verified and Audited by Mazars. This amount in ounces matches the total supply of BK as part of the BK contract. This number is exposed as part of the ERC20 interface of the BK and can easily be accessed via Fireblocks.

Blockkoin Exchange has appointed Mazars as one of the world's largest, most trusted, and top-ranking accounting firms to perform a findings and recommendations report on the design effectiveness of the procedures and controls over the BK platform. Blockkoin Exchange works with Mazars to implement effective management of digital assets risks, especially with a focus on Blockkoin Exchange's processes and policies for issuing and withdrawing BK.

Additionally, Blockkoin Exchange has appointed leading blockchain technology and information security firm Fireblocks as their independent technology security provider, to ensure the integrity, reliability and security of the BK operational environment.

The source code of the deployed BK smart contracts is publicly available, allowing anyone to inspect and verify the code running on the Ethereum network. Blockkoin Exchange also monitors the code running on the Ethereum network to ensure it matches the secure source code that was reviewed by Fireblocks.

## KYC / AML COMPLIANCE

Blockkoin Exchange follows strict Know Your Customer (KYC) and Anti Money Laundering (AML) policies. These policies apply on three different levels:

**Gold** The Cape Mint are associates of Our Global Mint Associates Group. In compliance with the South African Anti Money Laundering and Counter Terrorism Financing laws and regulations, all customers of The Cape Mint that wish to enable the full functionality of their account, will have to provide full personal details and proof of identity to Our Global Mint Associates.

The name of a customer's bank account must also be provided and must be verified with a supporting bank statement before any fiat currency can be withdrawn. The identity of an account holder must also be fully verified before a redemption of BK into BK Gold Smart Contracts is possible.

**BK Partners** Exchanges, market makers and other potential third parties involved in the issuance, distribution and redemption of BK must follow extensive Know-Your-Partner (KYP) procedures and adhere to Blockkoin Exchange's policies.

**Customers of BK Partners** BK Partners will require their customers to fully comply with KYC / AML policies before they are able to buy or sell BK.

Additionally, Blockkoin Exchange conducts ongoing transaction monitoring and risk assessments on transactions occurring on the Ethereum blockchain in the BK contract to identify any suspicious transactions in compliance with Anti-Money-Laundering and Counter-Terrorism-

Financing laws and regulation. with the goal to prevent or otherwise detect money laundering and terrorism financing.

If Blockkoin Exchange detects, becomes aware of, suspects, or has reason to suspect that a suspicious transaction or otherwise suspicious activity has occurred in the BK contract, it will investigate and may report (in accordance with the law) any such suspicious activities of users or potential users to the applicable authorities. Blockkoin Exchange may maintain a list of blocked Ethereum addresses that are denied access to the BK smart contract in order to protect BK users from transacting with accounts sanctioned by the authorities and to support regulatory compliance.

## Conclusion

BK brings together Blockkoin Exchange's experienced team of experts as the issuer, with one of the world's largest and most reputable gold refineries to create an institutional-grade coin backed by gold. As such, BK connects the traditional gold market with the digital assets market, bringing an unprecedented level of trust, efficiency and scale to the new and exciting blockchain world.

When the power of the BK is combined with the 6 key Elements, it becomes the world's most secure cryptocurrency investment that is easy to use, access, trade, sell and transfer from anywhere in the world at the lowest possible fees.

For any enquiries relating to the project please email [info@blockkoin.io](mailto:info@blockkoin.io)