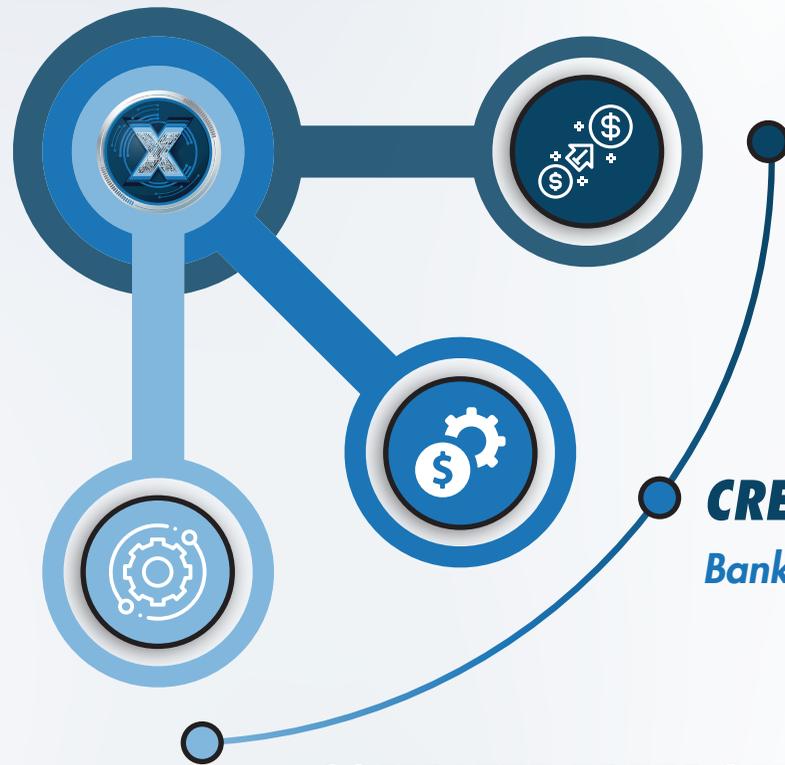




THE FIRST SILVER-PEGGED, CRYPTO-BACKED STABLECOIN THAT PAYS YOU INTEREST



A STABLECOIN

The FIRST to pay you interest for creating currency.

CREATE PASSIVE INCOME

BankX has many ways to earn. YOU decide which strategy fits your goals.

COMPLETE FREEDOM

- ✓ YOU own the collateral.
- ✓ YOU create currency.
- ✓ YOU earn interest.
- ✓ YOU stake for even more returns.



PROBLEMS

- ✓ A stablecoin with no collateral lost \$60B as it went to ZERO.
- ✓ Another stablecoin earns \$1.6B a year using YOUR money.
- ✓ Centralized stablecoins can be SHUT DOWN.
- ✓ Other collateral-backed stablecoins can be LIQUIDATED.
- ✓ USD stablecoins face tremendous LOSS in purchasing power from inflation.

THE SOLUTION

BankX is uniquely designed to free everyone from currency manipulation, theft, inflation and potential losses from using other stablecoins. BankX allows you to create currency to earn interest for as long as YOU leave it in circulation. When you mint the stablecoin, you never face liquidation of the collateral you use to create currency.

Where most stablecoins track the price of 1 USD, the BankX stablecoin, XSD, tracks 1 gram of silver instead. Silver is a much better store of value and inflation hedge. We are experiencing record breaking inflation due to non-stop money printing which is backed by nothing. The legacy financial system is beginning to break.

With BankX, there is no one in charge of the system. It is decentralized, trustless and there are no fees to use it.

For those who want to amplify their earnings, you can 'LOOP' to create a passive income without ever being liquidated. Looping is the process of minting the stablecoin that earns interest. Then using the stablecoin to buy more collateral to mint even more stablecoin...earning even more interest.

JOIN THE CONVERSATION

More about



BankX is the first ever to pay
you interest for creating a
stablecoin.

The BankX stablecoin, XSD,
is pegged to 1 gram of
silver, **NOT 1 USD.**

BankX allows you to
create any passive
income you like.

With BankX, YOU
have complete
freedom.

You can stake in the
BankX CD for even more
returns.

BankX doesn't store silver in a
vault. It tracks the price of silver.

The BankX system
NEVER has any
fees.

You can **LOOP
WITHOUT
LIQUIDATION.**

NEVER face
liquidation in the
system.

The BankX system
NEVER has any
fees.

The system owns its own
liquidity. It is rug-pull proof.



STABLECOINS ARE NOT CREATED EQUAL

Stablecoins are a digital currency that track the price of an asset, usually that is 1 USD. However, they have some glaring issues. **Centralized stablecoins are the subject of regulation & government control.** They also take your deposit and use it to earn interest. This is a **big risk** to you if they fail.

Others **liquidate** your position if the price of crypto drops and your collateral gets too low.

BankX NEVER liquidates. Take a look at the chart below to see why **BankX is just better.**

Cryptocurrency Stablecoins	 www.bankx.io	 www.makerdao.com	 USD Coin www.circle.com	 tether www.tether.to
Stablecoin	XSD	DAI	USDC	USDT
Protocol owned liquidity	✓	✗	✗	✗
Integrated protocol owned liquidity	✓	✗	✗	✗
Earn Interest for minting	✓	✗	✗	✗
Arbitrage opportunity	✓	✓	✗	✗
Position leveraging	✓	✓	✗	✗
Centralization	Decentralized	Decentralized	Centralized	Centralized
Possible liquidation	No liquidation	Possible liquidation	No liquidation	No liquidation
Collateral	100% Backed	150% Backed	Rely on 3rd party	Rely on 3rd party
Collateral type	Crypto	Crypto	USD	Commercial paper / USD
Certificate of deposit	✓	✗	✗	✗
Secondary token	Bank X - Partial collateral	MKR - Governance	✗	✗
Dual mint / burn	✓	✗	✗	✗
Peg mechanic	Algorithmic / Collateral	Algorithmic / Collateral	Fiat audit	Trust
Usage fee	No fee	0.5%	No fee	0.1%
Inflation	Variable	None	-	-
Stablecoin peg	1 gram of silver	1 USD	1 USD	1 USD
Secondary initial supply	946M ETH & BSC	1M	-	-
Admin key	Burned after version 2 release	Yes	Yes	Yes

BANKX

HOW DO I CREATE CURRENCY?

“Minting” means to create stablecoin that did not exist before.

NOTE: **BankX is a dual token system. BankX = utility token, XSD = Stablecoin**

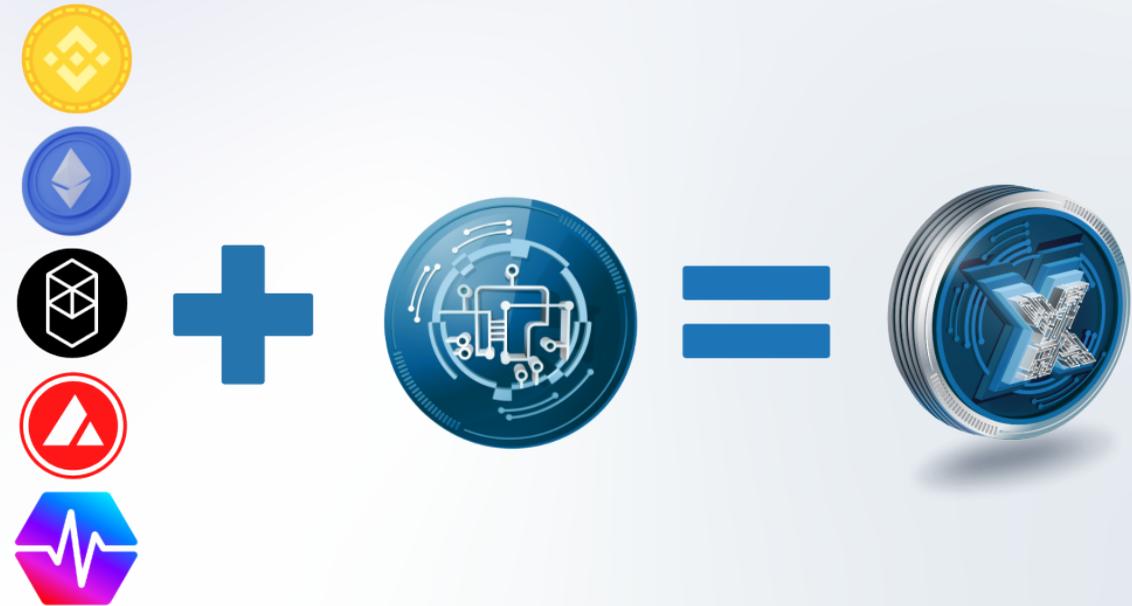
You simply combine the BankX token with the native blockchain token (ETH/BNB/etc.) to mint the Stablecoin (XSD).

How much of each do you need?

The system will tell you how much BankX and ETH/BNB you need at the time.

When you combine these 2 cryptocurrencies (which back the stablecoin), you create XSD.

Example: ETH + BankX = XSD



INSTRUCTIONS

STEP 01

Buy BankX token in the dashboard.

STEP 02

Have ETH/BSC/AVAX/FTM/PLS in your wallet.

STEP 03

Go to the dashboard and press the 'mint' button.

Done! You are now earning interest.



OK, I CREATED XSD. HOW MUCH DO I EARN?

The amount of interest you earn for creating the XSD stablecoin depends, but NEVER less than 5%.



XSD will generate a **minimum** of 5% APY for the entire time the XSD you mint is in circulation.

The actual APY for minting XSD is 1/2 of the BankX collateral percentage needed to mint XSD or 5%, whichever is higher.

Ex. 70% ETH + 30% BankX = Mint 100% XSD

Your APY would be HALF of the 30% BankX needed to mint.

Therefore, you would receive 15% APY for the time the XSD you mint is in circulation.

You earn interest in the form of BankX tokens.



CAN I SUPERCHARGE MY EARNINGS?

YES. Looping was created for you to design any return you like.

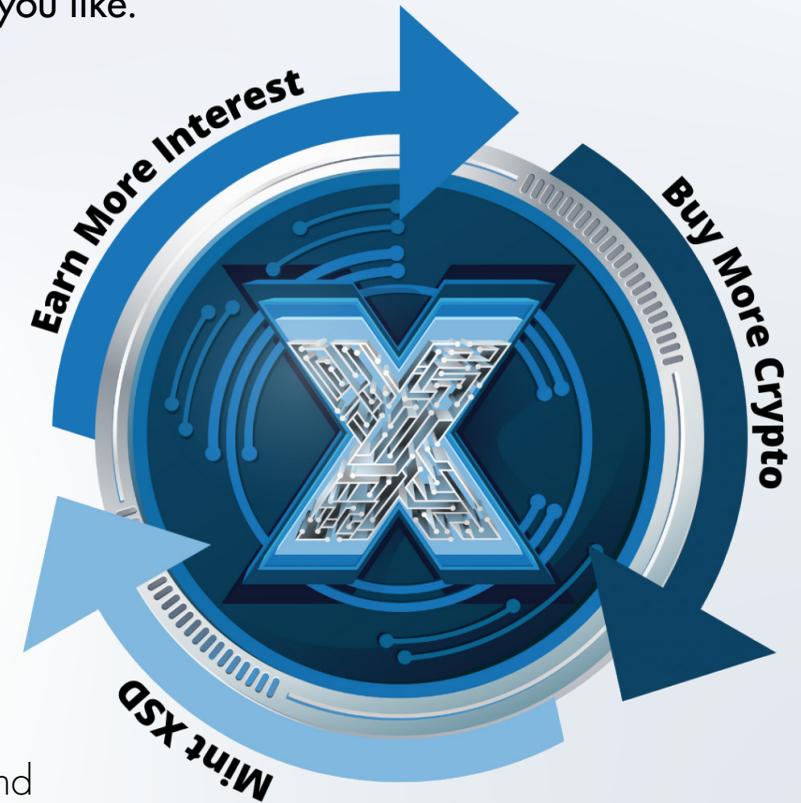
This is the most powerful capability within the BankX system because you can create any amount of passive income you like without worrying about your stablecoin collateral being liquidated if the price drops.

You can multiply your returns by using the stablecoin you just minted, to buy more collateral, to mint more stablecoin (which earns even more interest).

Mint XSD → Buy More Crypto → Mint More XSD → Earn More Interest.

Do this as many times as you like. **With BankX, this process is automated on the website.**

After you are satisfied with the number of times you have looped, you can take your stablecoin and buy back into your original crypto position, or stake for more earnings.



HOW TO LOOP?

STEP 01

Go to the dashboard.

STEP 02

Click on LOOPING in the menu.

STEP 03

Enter the amount you would like to mint.

STEP 04

Once the process is complete, you will have collateral that you can 'loop' again. Simply click on Looping again.

STEP 05

Do this as many times as you like.



WHY SILVER?

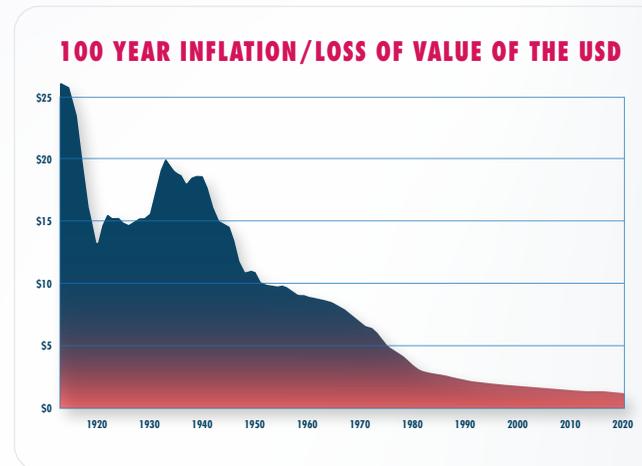
Precious metals have been around since the beginning of time.

Silver has outlasted empires as a store of value and has proven to be far better than any fiat currency ever created.

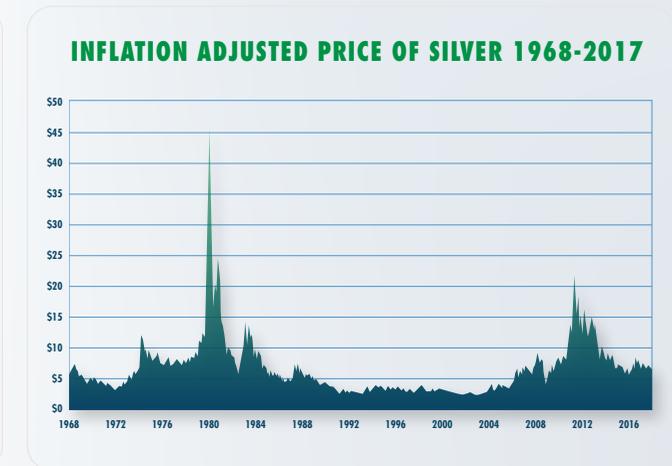
We cannot create more of it. We cannot print it out of thin air like the dollar or any fiat currency and there is a finite supply.

- ✓ Has been around since the beginning of the time.
- ✓ Best store of value.
- ✓ Silver has 9x the supply of gold and more stable.
- ✓ More supply than gold = harder to manipulate.
- ✓ Silver is used much more in industry than gold.
- ✓ Has outlasted empires & other fiat currencies.
- ✓ Has remained remarkably strong vs the USD
(See chart).

The U.S. Dollar is not "stable". Silver is the best STORE OF VALUE.



SOURCE: Bureau of Labor Statistics - Consumer Price Index, Morris County Library of Historic Prices



SOURCE: Silver price adjusted for inflation (calculated as the ratio of the London Fix relative to the CPI index, and multiplied by 100 for convenience) from 1968 to 2017.

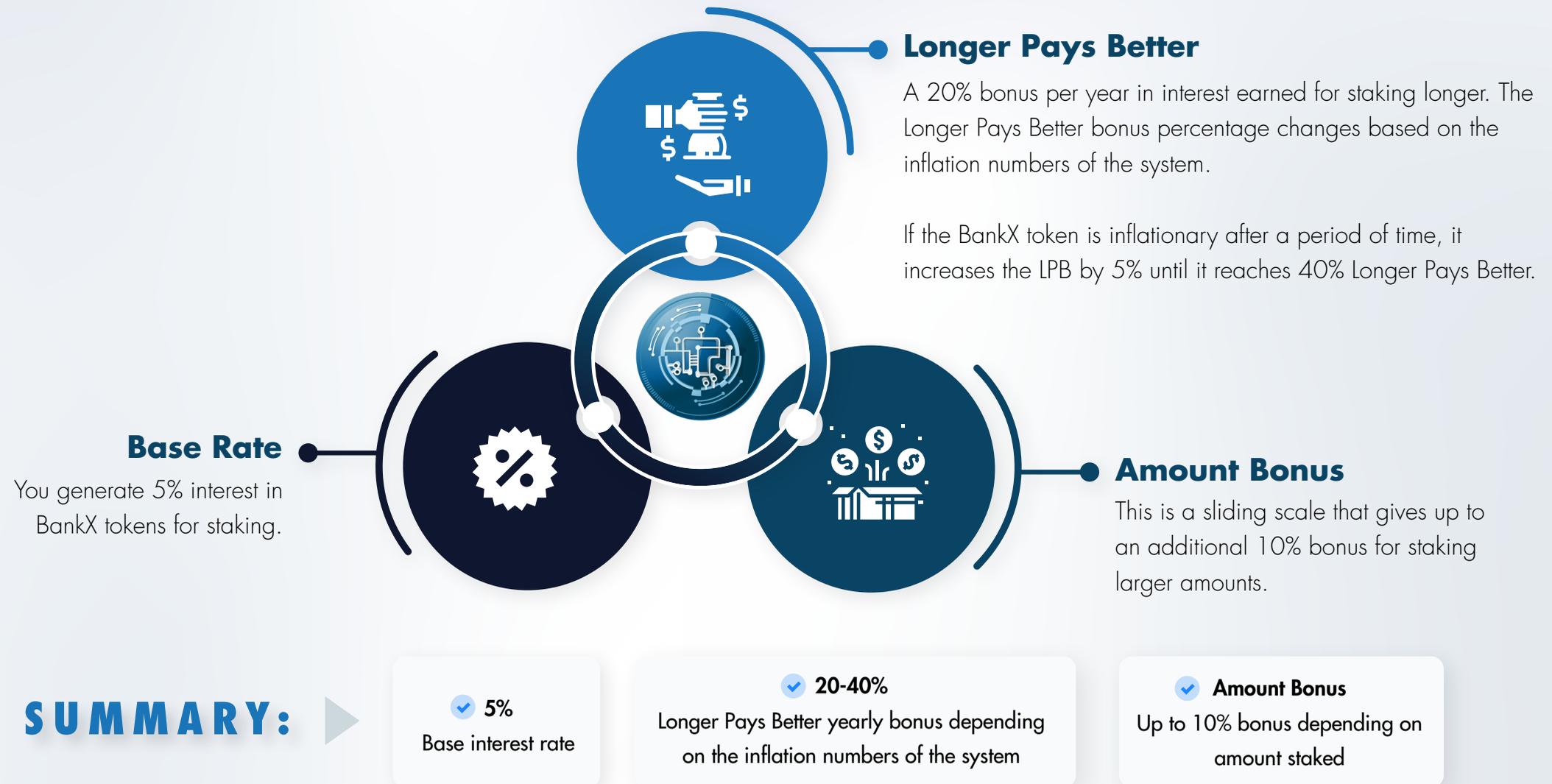
BANKX

WHAT CAN I DO WITH THE BANKX TOKEN?

Where XSD is the stablecoin, BankX is the utility token that you can do many things.

BankX is the token that will move freely with the market, therefore there is the possibility of price appreciation.

With the BankX Token, you can stake in the BankX Certificate of Deposit (BCD).





BEST STRATEGIES FOR PROFITING

What you do in the system depends on your personal goals. Here are some of the most popular ways to profit.

THE EVERYONE STRATEGY



Mint the stablecoin once.



Use that stablecoin to buy the original crypto you used to mint it.

BENEFIT

You earn interest as long as you like and still have your original crypto.

QUICK REWARDS STRATEGY



BankX will alert you on the dashboard when it needs crypto sold in to the collateral or liquidity pools.



Sell to those pools to earn the posted interest rate in the time frame shown. (1-3 weeks)



Rinse and repeat.

BENEFIT

Much shorter time frame to earn in the BankX system.

MAXIMUM STRATEGY



LOOP as many times as you like.



On the last loop, buy BankX with your XSD.



Stake in a Certificate of Deposit.

BENEFIT

Design the passive income you like and get the maximum passive income generation in the BankX token.

LOOPING & FREESTYLE STRATEGY



LOOP as many times as you like.



On the last loop, buy the collateral you originally started with using your XSD.



Use this collateral to branch out to any passive income producing strategy

BENEFIT

Design the passive income you like with complete flexibility and freedom.

LIKE:



Hold the collateral for long term gains.



Stake in validator nodes, lending or liquidity pools.



Use the collateral to buy any other token.



Any other passive income technique.

THE HEDGE STRATEGY (ONLY ON ETH)



LOOP as many times as you like making sure you take in account the cost of the PUT option to net the interest you would like to earn.



End with ETH as described in LOOPING above.



Buy a PUT option on your crypto collateral position. You will need to front the cost for this.

BENEFIT

Design the passive income you like with no downside risk in the ETH you own. (If ETH drops in price, use the option value to buy more ETH. Then buy another Put.)