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## EXECUTIVE SUMMARY

ZiLCoin represents no less than freedom from the debt trap for the average borrower around the world and an opportunity to help businesses and economies rebuild after years of attrition under a system which offered more exploitation than support.

We are embarking on a real revolution in finance, the changes of which will benefit the consumer in as much as the financier. The idea is simple: *We will make it profitable to provide zero interest loans.* We are developing a digital bank that will incorporate smart contracts with provision for other Blockchain applications; our official coin is ZiLCoin, developed on Ethereum blockchain technology.

The ZiLCoin project will use the now well-known ideas of cryptocurrency and asset management through decentralized ledgers, based on blockchain technology. We will build an online platform that will introduce a facility to borrow at zero interest.

By using blockchain technology, our platform will ensure that everyone benefits from new lending opportunities never seen before. Due to these opportunities the demand will enable the holders of ZiLCoin to significantly benefit through the increasing value of ZiLCoin. The coin will be listed on several cryptocurrency exchanges to gain liquidity. In addition, the ZiLCoin will be used as payment means in every loan transaction, owned by the Fund to ensure safety, security, and transparency.

All services will be payable solely in ZiLCoin that will be offered to users in the upcoming ICO event as described in this Whitepaper.

ZiLCoin is the first cryptocurrency project to offer zero interest loan opportunities with blockchain technology. ZiLCoin is classified as utility coin; ZiLCoin will be exchangeable to Eth, alt coin and ultimately fiat.





## INTRODUCTION

Cryptocurrency is being increasingly viewed as a viable alternative with fears that fiat is losing value due to several crises, the latest of which is the economic impact of Covid-19. The crisis is starting to affect the real estate market as well. At the same time the banking system is increasingly appearing outdated and irrelevant with increasing numbers of borrowers around the world struggling with principal values while banks appear unable to continue to be viable without continuing to leverage interest on distressed borrowers even while currency loses real value and an explosion of defaults appear imminent. Meanwhile, transactions involving real estate and cryptocurrency have been reported in places as far apart as Texas and Japan giving strong hints that this is an emerging global phenomenon. In several countries, especially authoritarian states, investors are also very interested in using virtual currencies to diversify their holdings away from government control and even oversight.

## COLLATERAL

Crypto Collateral borrowers will be able to borrow ZiLCoin initially against their Ether and eventually against several cryptocurrency holdings used as collateral. Long-term loan return borrowers will be able to secure loans for a greater value than their collateral. Our goal is to allow anyone who is in need of finance to be able to secure it interest free. The ability to take loans against your cryptocurrency will be available immediately after the 40% of ZiLCoin (ZRO) tokens are sold.

The time has come to launch the Zero Interest Loan coin (ZRO). For each ZiLCoin (ZRO) token acquired (bought) an additional ZiLCoin (ZRO) token will be placed in a pot for loans. Immediately after 40% of the tokens are sold, then borrowers will be able to borrow for short term loans using Ether as collateral. Ultimately, other crypto currency will be able to be used as collateral for these operations.

Borrowers would be able to secure their loans in ZRO using their crypto as collateral. In the future, will also be able to use real estate as collateral in much the same manner as is done with any current financial institution today.

Importantly, the borrower need only pay back the principal with no interest at the Ether rate. Later when other cryptos are accepted as collateral, the borrower need only pay back the crypto or fiat used as collateral at the rate in place when the loan was taken out. The borrower is thus shielded from the fluctuations of the market and so is the bank.

As the ZiLCoin (ZRO) token community continues to grow, more people are able to obtain loans using their crypto as collateral. This will cause demand on the currency to increase allowing the ZRO token holders to gain wealth without extracting from the borrowers. In fact, the higher the price goes, the more borrowers are able to borrow. As more people join the ZiLCoin ecosystem, everyone benefits.

Crypto assets hold real value, and the unique opportunity it offers is not only the security and anonymity but the ability to grow value. This will help people liberate themselves from the debt trap. It is no



exaggeration to say that the concept of ZiLCoin (ZRO) represents nothing less than an opportunity for freedom from debt slavery for people for the first time in their history. Imagine borrowing money for a house and paying back only the value of the house you bought, not multiples of it to bankers. In the process, the borrower is creating demand for ZiLCoin, raising its value, allowing more people to borrow, making ZiLCoin more useful to more people and so on.

Initially, it should be easy for crypto holders to leverage this value to borrow cash. Subsequently, borrowers will be able to take out home loans with the real estate as the collateral. This is easier for the borrower and safer for the lender because the value of the collateral is not inflated. We plan to offer lending options, from one-year contracts to 30-year contracts, all with ZERO interest rates.

## Assurance: Impossible to Pump and Dump

As soon as the sale of the token starts, the building of the lending pot starts simultaneously. For every ZRO sold, a ZRO is placed in the lending pot. After 40% of the token is sold – and given that for every token sold another token is placed in the lending pot, 80% of the ZRO has been allocated – then lending starts. What this means is that the token cannot be dumped because half of the tokens available are locked up in the lending pot. This is a unique feature which provides assurance for the owners of this token. ZRO is here to stay. There is no dumping ZiLCoin. It is simply designed with a safeguard against pump and dump.

## Insurance: You pay back the value you borrow

Cryptocurrency prices are volatile. Prices are going to jump up and down due to a number of factors.

So, what if you borrow 1 ZRO, at a value of 1 Ether and before you pay it back the value of the ZRO climbs to 2 Ether? You pay back the value you borrowed not the future value. And no interest. This is unheard of. Want it to happen? You can make it happen. Jump on board.



## Timeline

### 2020

*August 2020 Concept formulated (Q3)*

*September 2020 Team assembled (Q3)*

*October 2020 White paper completed Development begins (Q4)*

*December 2020 Presale begins (Q4)*

### 2021

*January 2021 ICO Begins*

*March 2021 (expected) Borrowing facility Begins*

*April 2021 Borrowing against other crypto collateral enabled*

*November 2021 Borrowing against real estate collateral enabled*



## Security and Risk

ZiLCoin is designed to be intrinsically secure. A main feature of ZiLCoin is the automatic build-up of the pot. Meaning, the allocation of ZiLCoin into a pot for borrowing equals to the amount sold. This makes ZiLCoin impossible to pump and dump and immediately differentiates it from other coins.

ZiLCoin is building a secure platform with bank levels of security to keep our members' assets and data safe.

Secure authentication, encryption, and other features will guarantee the security of this project at the highest of standard. Crypto assets will be segmented and distributed across exchanges and wallets. Security will be overseen by dedicated security team.

## Compliant & Legal

We comply with all applicable rules and legal guidelines and will require all members of the Celsius community to go through KYC (Know Your Customer) in order to comply with antiterrorism and anti-money laundering (AML) laws.

## No Interest and capped minimal fees

The ZiLCoin (ZRO) model, is unique in that the borrower is not charged interest at all. The fees are also minimal, with a one-time fee of 2% capped at a nominal USD4200. In traditional home loans, by the time the borrower pays off the loan, the borrower has paid twice the principal amount they have borrowed. With ZiLCoin the borrower pays back the value they have borrowed.

## ZiLCoin Token Economics

We are building the ZRO Platform to allow our customers to borrow ZRO against collateral of real estate and a variety of different crypto assets. The ZiLCoin Token (ZRO) will be key for users who wish to borrow with no interest. ZRO has a unique model where proceeds are used to cover all costs and development, and gains are translated into increased value of the lending pot. When a token is issued, an additional token is allocated into the borrowing pot and borrowers can apply for and receive ZRO coin loans against their collateral. Initially, the collateral will be in Eth and this will be expanded into other crypto and finally real estate allowing borrowers to secure homes at the lowest finance cost in history. The principal is paid back in ZRO at the value of ZRO compared to the crypto collateral at the



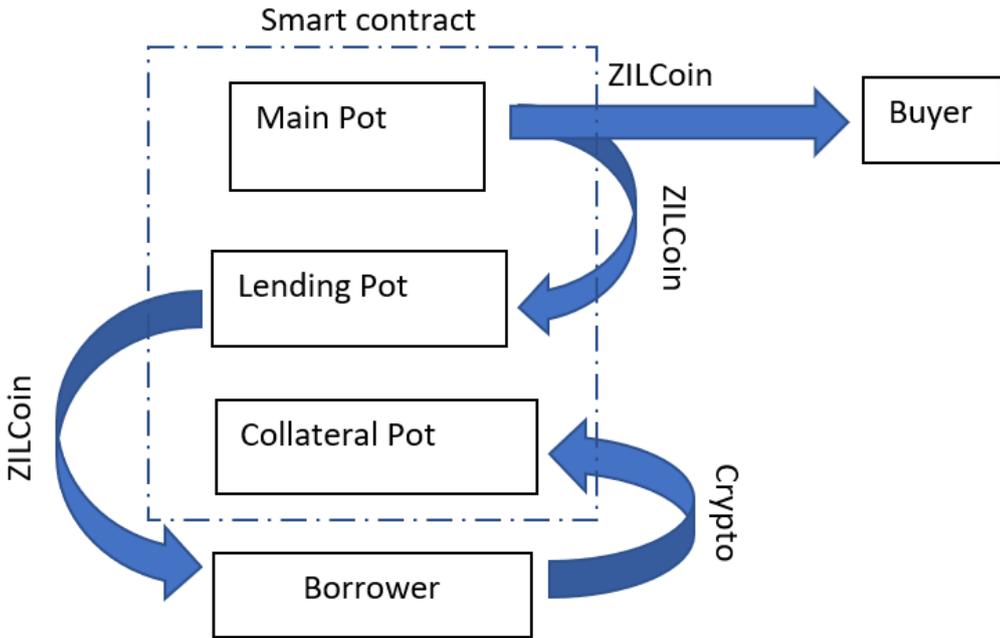
time of borrowing. If the collateral is real estate, then the amount to be paid back is the value of the real estate in crypto at the time of borrowing.

## The details of the process are as follows:

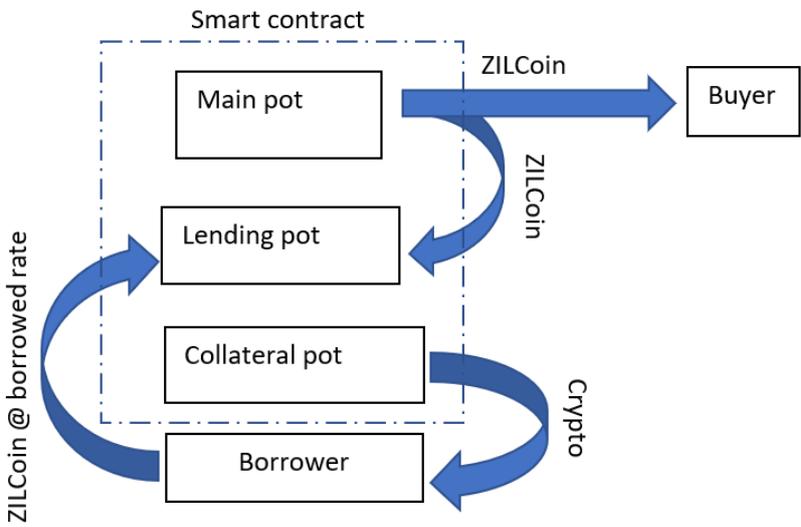
If the borrower is using crypto as collateral, then borrowing of ZiLCoin (ZRO) is effectively a sale transaction with a promise to buy back at the same price and this tends to raise the price of ZiLCoin against crypto for the holders. The borrower would be able to use ZiLCoin directly in the future, as the coin becomes increasingly widely used in the future. The borrower can also convert the ZiLCoin to FIAT to use. When the borrower is to pay back the loan (in whole or in part), the borrower purchases ZiLCoin to hand back, with the same cryptocurrency and at the same rate as was used when borrowing and the purchased ZiLCoin is placed back into the pot.

With sufficient Crypto collateral held by the pot, then borrowers can start to use other collateral, such as real estate. In this case, a selected crypto is used to purchase the ZiLCoin which is loaned out to the borrower. Again, when the borrower is to pay back the loan (in whole or in part), the borrower then purchases ZiLCoin with the crypto used to secure the ZiLCoin for borrowing, at the same rate as was used when borrowing, and the purchased ZiLCoin is placed back into the pot.

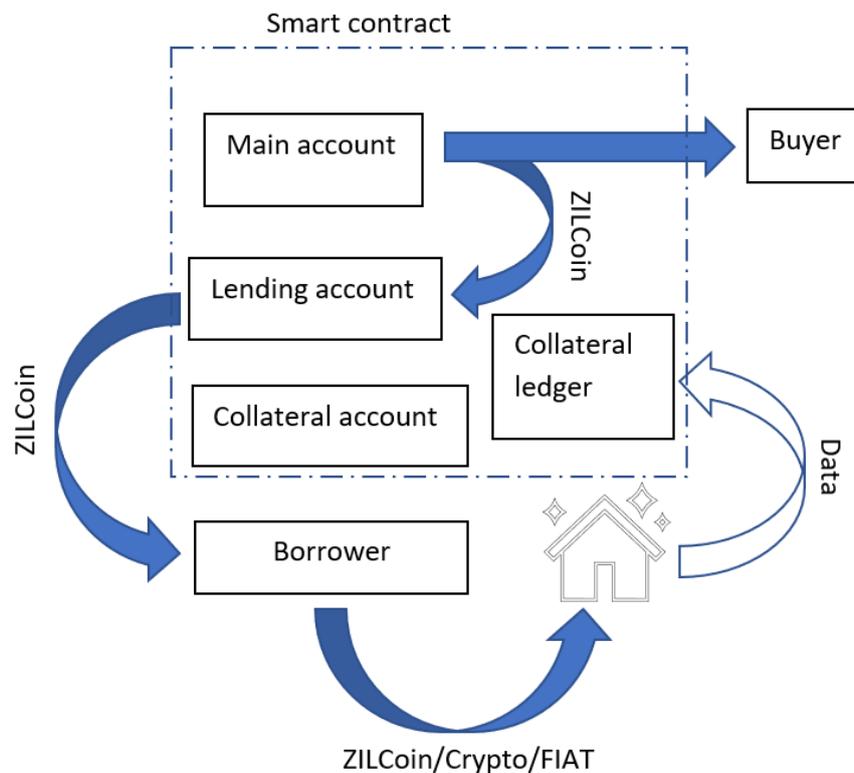
The above process, as a whole, will in time tend to drive demand for ZiLCoin, which raises the price and this rewards holders of ZiLCoin whose purchase of the cryptocurrency has enabled the borrowing facility. However, because the repayment occurs without interest at the rate borrowed, the repayment process will provide a drag on the price. The net effect of borrowing and repayment will be upwards while borrowers are increasing in number and loan value. The price is expected to reach a steady state as the number of borrowers reaches the peak.



Borrowing with Crypto Collateral Mechanism.



Repayment Mechanism.



Borrowing with real estate collateral mechanism.

## The importance of cryptocurrency and the Blockchain for this project.

The borrowing process relies on blockchain and open ledger technologies as smart contracts are best able to track and facilitate these transactions.

Also, importantly, the cryptocurrency can increase in value which allows demand to regulate the size of this operation. Demand increases the value of the currency which means that there is more value available for loans. Tracking borrowers, and payments also benefits from the use of blockchain.



<i>symbol</i> <b>ZRO</b>	<i>category</i> <b>DEFI</b>	<i>Platform</i> <b>ETH20</b>	<i>ICO</i> <b>jan 2021</b>
	<i>total token supply</i> <b>1,000,000,000</b>	<i>tokens for sale</i> <b>500,000,000</b>	<i>Collateral for borrowing</i> <b>Ether, BTC, other crypto Real Estate</b>
		<i>Presale token price</i> <b>USD 0.18</b>	<i>ICO price</i> <b>USD 0.32</b>
			<i>Hard Cap</i> <b>100,000,000</b>

ZiLCoin will offer freedom. We are building a community of borrowers and HODLERS, with the aim of legally completely overthrowing the traditional banking system. Through our lending pot, borrowers will be able to use crypto assets as collateral and, in the future, use the real estate they intend to buy as collateral for the loan.

**ZiLCoin**  
zero interest loans  
**(ZRO)**

