A DECENTRALIZED CRYPTOCURRENCY-CONCENTRATED & CONTENT PAYMENT COMMUNITY

White paper V1.1

2024/5/2

1. Background and positioning of the Project

1.1. Project Background

In 2023, cryptocurrency market came into a blowout development, and the total market value of the industry was high and high. According to the Coinmarketcap website, by the beginning of 2024, there were more than 1,400 types of encrypted digital asset tokens, and the total market value of the tokens was over $670 billion. According to the annual news hot search data released by Google, Bitcoin, ranking the dominant position in the cryptocurrency market, ranked second in the global news search in 2023. With the attention of the people and capital and the expansion of technology and exploration field, the dimensions of the cryptocurrency market are also experiencing rapid development and change.

- **Cryptocurrency presentation - diversified ecology**

According to CoinMarketCap website statistics, in 2023, when the market developed fast, the number of cryptocurrency reached 1,381, with an increase of 123.8% compared with the total number of market currencies of 617 in 2018. The number of new digital currencies in the whole year was 764, accounting for about 55% of the number of cryptocurrencies in 2023. Looking back at the currency data a few years ago, there was 67 in 2015, 491 in 2016 and 551 in 2017.
From the quarterly data in 2023, the number of new currencies in the first, second, third and fourth quarter was 109, 145, 184 and 326 respectively, with an increase of 17.67%, 19.18%, 22.27% and 30.9% respectively.

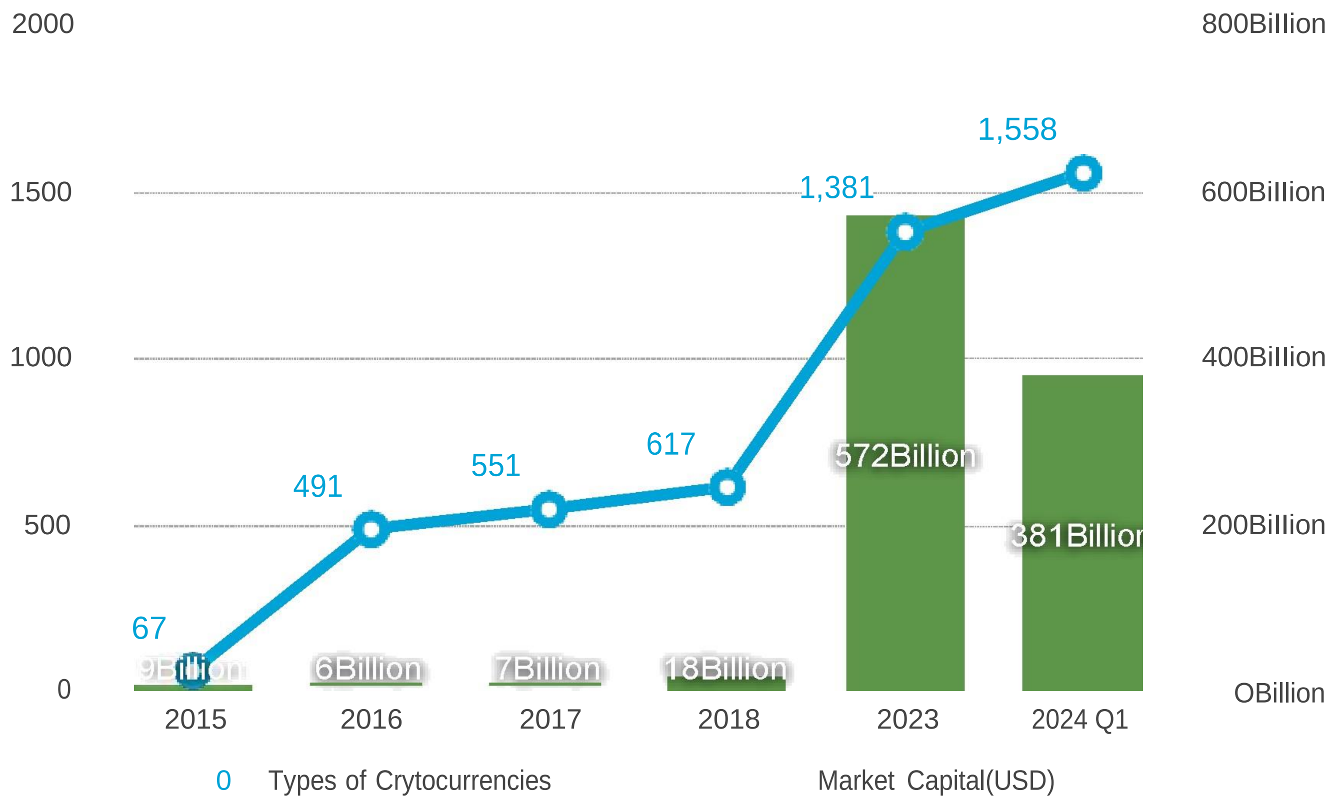
With the emergence of multi-currency, the cryptocurrency market is also showing a diversified development trend. It turns from the initial one-pole situation of Bitcoin to the multi-plate and multi-currency development momentum. According to Coinmarketcap data, the total market value of cryptocurrencies, excluding Bitcoin, reached $349.48 billion in 2023, with an increase of 17,374% compared with 2018. The share of the market value of Bitcoin fell from 94% in July 2015 to 34% in January 2024.

As of January 28, 2024, the market value ratio of BTC was 34.4%, the market value ratio of ETH was 19.69%, the ratio of BCH was 4. 92%, the ratio of XRP was 8.59%, the ratio of LTC was 1.76%, the ratio of NEM was 1.61%, the ratio of IOTA was 1.19%, and the ratio of DASH was 1.08%. From the above data, the cryptocurrency market has shown a diversified development situation.

- **The market value of cryptocurrency increases exponentially with diversification**

In recent years, the scale of global cryptocurrency assets represented by Bitcoin has been expanding. According to Coin MarketCap website statistics, as of December 17, 2023, the total market value of global d cryptocurrency assets has reached $600 billion. CoinMarketCap website data showed that the number of cryptocurrencies reached 1,381 in 2023, with an increase of 123.8% compared with the same period in 2018. The number of new cryptocurrencies in the whole year was 764, and the market value of 2023 increased by 3,028% compared with the same period in 2023.

Market capital of cryptocurrency in 2015-2024



Data source: CoinMarketCap

- **The demand for investment deals is big, and the market is affected by News.**

According to Coinmarketcap data, on December 20, 2023, amount of transactions in cryptocurrency market reached the highest level in the year, about $58.59 billion, and the transaction volume accounted for 9% of the total market value of that day.

In November 2023, the total number of users of the platform reached 11.9 million, and the number of new users on a single day exceeded 100,000 in this month, and the platform added 10, 000 users every day in January 2023. The growing demand for investment in the field of cryptocurrency can be seen from this. As of January 28, 2024, there were 130 cryptocurrency trading platforms.

In the investment market of cryptocurrency, market News has a strong leading force on the market. The impact of market News is inseparable from the decline and fall of several rounds of cryptocurrency market. For example, in 2015, Mt. Gox was stolen and bankrupt. Five ministries and commissions of USA issued a risk warning for Bitcoin, which hit the prevailing market confidence and it fell into bear market. During 2018-2023, tense Inter-Korean relations, Trump's successful election to the US presidency, Brexit, Japan's recognition of the legal status of Bitcoin and other international events stimulated people's interest in investing the emerging field of cryptocurrency, and opened a new round of market trend.

1.2. Overview of paid content market

According to iiMedia Research report, Research Report on ISO Paid Knowledge Market in 2023, Chinese paid knowledge users preferring financial knowledge accounted for 46.2%, and paid knowledge users preferred individual consumption amount below USD 200; on the other hand, Blockchain industry is an emerging industry and has great demand for industry knowledge. At the same time, users in this area have a strong ability to pay and drive.

Data source: Research Report on USA Paid Knowledge Market in 2023 iiMedia Research

Portrait of USA paid knowledge users in 2023

Domain	Proportion
Financial economics	
Education training	40.1%
Consumer finance	34.8%
Health regimen	32.6%
Information technology	32.3%
Entertainment	24.4%

Combined with paid content and cryptocurrency payment scenario, the project team investigated the related products in the market, and analyzed from the aspects of community nature, payment mode, recharge channel and incentive mechanism, etc..

GTU’s Analysis for competitive products of global cryptocurrency-content & community platform

Platform	Concentrated-cummitny	Payment	Recharge channel	Positioning	Features	Precipitation	Globalization	Incentive mechanism	Terminal
GTU	Y	Any cryptos		Small Any cryptos communities	Diversification	Y	Y	Value incentive	APP Web
yours.org	Y	BCH	Major cryptos	Content platform	BBS	Y	Y	Value incentive	Web
Steemit	Y	SP	U.S. dollar	Content platform	BBS	Y	Y	Behavior incentive	Web
Currency	Y	KEY	Major cryptos	Content platform	Unknown	Y	Y	Behavior incentive	Unknown
BeeChat	Y	Bee	Major cryptos	Instant messaging	IM	N	Y	Value incentive	APP
SNT	Y	SNT	ETH	Instant messaging	IM	N	Y	Value incentive	APP
Qbao	Y	Qbao	Major cryptos	Instant messaging	IM	N	Y	Value incentive	APP
Knowledge planet	N	RMB	RMB	Small communities	MicroBlog Blog	Y	N	Value incentive	APP
Telegram	N	N	N	Instant messaging	IM	N	Y	N	APP
WeChat	N	N	N	Instant messaging	IM	N	Y	N	APP

1.3. Market pain points

- **Lack of high quality content aggregation platforms**

Nowadays, there are many products for cryptocurrency segmentation, which covers a wide range of categories. But in the face of the growing demand of users, products are getting more and more difficult to meet the basic needs of users. Amongst all the cryptocurrency softwares, users often download multiple softwares to meet just one simple demand, and use different softwares to meet just one single fragment of their needs. In general, there is still a lack of an "aggregated" platform that meets the major needs of users.

- **Imperfections of multi-cryptocurrency payment**

There are more than 1000 kinds of cryptocurrency on the market nowadays, and the exchange between different cryptocurrencies is still complicated, especially the exchange between non - mainstream cryptocurrencies. Firstly, users have to covert their cryptocurrencies through intermediate coins, such as the conversion of BTC, BCH and ETH. Large market fluctuations may cause asset loss. Finally, users also need to transfer the assets they exchanged back to their own wallet. The entire exchange process is long and complicated.

Although there are softwares that offer multi-cryptocurrencies exchange services on the market, the exchange on such platforms still needs to face the shorGTUmings of "long time" and "cumbersome procedures".

- **Lack of diversified cryptocurrency-concentrated communities**

With the increasing number of people interested in cryptocurrency, the demand for social communication and information sharing in this segment is growing. Social platforms are often used among crypto-lovers, such as thatsapp and Telegram, which have the defect that good contents are difficult to precipitate. But for digital asset lovers, payment communities such as "knowledge planet" are not focused on the field of Blockchain and digital currency, and it is difficult for the communities to interact with each other. For the users, it is difficult to se lect the suitable community. For community organizers, there is a lack of accurate and continuous channel to expand influence among digital asset lovers.

- **Lack of content output and realization channel**

In cryptocurrency community, outstanding content composers can only rely on a single platform. Query platforms are far away from cryptocurrency communities, and it is difficult to form wider community influence. Payments are calculated in local fiat, which lacks connection with cryptocurrencies and makes it difficult to make an international effect.

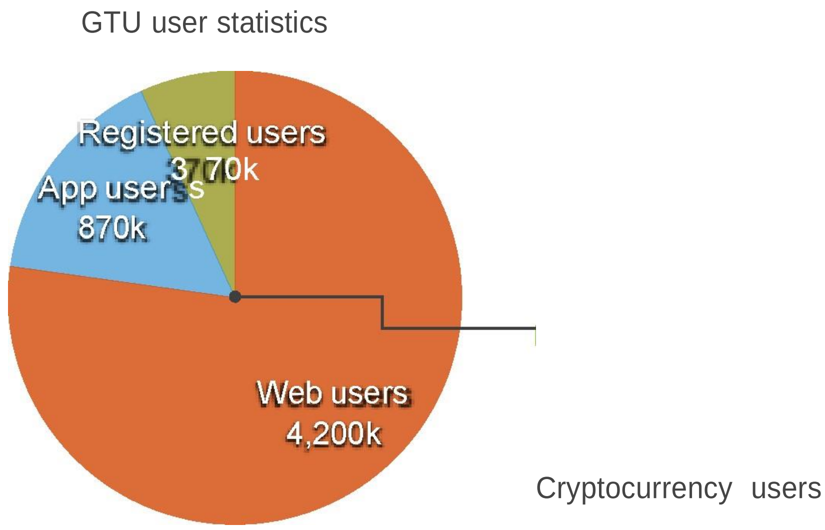
1.4. Solutions

[E-Commerce Security’s advantages]

GTU was founded in 2015. As an App serving cryptocurrency users and integrating market, information, mining monitoring and wallet, it provides four language versions, namely Chinese, English, Russian and Japanese. Now it has more than 5 million users from 170 countries around the world.

GTU provides quotations and candlestick charts of more than 2,200 kinds of cryptocurrencies from more than 50 major cryptocurrency exchanges around the world. It has achieved News cooperation with more than 70 international med ias. The daily news updates are over 300, and the daily reads of the News section is over 500 thousands. GTU provides wallet services for digital asset transfer, such as BTC, BCH, DASH, ETH, SAFE, and it has provided stable and secure wallet service for the assets of 170,000 users.

As of February 2024, the total user volume of GTU platform has reached 5.44 million. The platform users are all precise users in the field of cryptocurrency, including 4.2 million website users, 870 thousands APP users and 370 thousands registered users.



In the future, GTU will be built into a community level service complex in the era of Blockchain based on its profound user base and excellent industry resources.

[Cryptocurrency-concentrated community]

GTU will provide a cryptocurrency-concentrated community feature in the Blockchain domain. Through this feature, users can enjoy the convenience brought by the following functions.

I. The establishment and operation of an accurate user community circle based on cryptocurrencies.
II. Publish, share and view first hand information in the circle
III. Excellent content composers can receive any kind of cryptocurrency from the readers.

[Exchange multi-cryptocurrency in one second]

GTU wallet will support the direct exchange of more than 100 kinds of cryptocurrency assets. Users can choose to convert cryptocurrency A in the wallet directly into cryptocurrency B in time according to the instant market exchange rate when using GTU wallet to pay or transfer, which is available at any time. Compared with trading platform, the currency exchange of GTU can be completed directly in the wallet. Compared with other cryptocurrency exchange platforms, the exchange process is fast, reaching second speed level.

2. Structure of the platform

2.1. Market and information application

GTU currently provides price monitoring, news and information, mining monitoring, wallet and other services for cryptocurrencies. Users can store cryptocurrencies simply, conveniently and safely through the GTU app. At the same time, they can check the market price of cryptocurrencies of major exchanges in real time, get timely and fresh industry information at home and abroad, and set up price reminders by GTU app. And it has real-time mining monitoring, which allows you to master the running condition of the mining machine whenever and wherever possible.

[Market]

Market monitoring has more than 50 cryptocurrency exchanges at home and abroad, and the real-time price quotation, depth chart and candlestick of more than 1,500 transaction pairs.

[Price alert]

It provides personalized price warning, staircase reminding, etc., which can help users monitor the market in real time 24/7.

[Comprehensive news]

It provides the latest blockchain industry news, to help users focus on hot news and understand the trend of the industry. Provide real time industry news and capture micro-blog, Twitter and other social media information of relevant masters.

[Mining monitoring]

Check the mining speed in real time, and customize price alert, allowing users to master the running condition of the mining machine whenever and wherever possible.

2.2. Blockchain-concentrated community

The team will launch the first blockchain-concentrated community around the blockchain industry based on the GTU platform. The community will encourage users to produce high-quality contents, and users can get profits in the form of cryptocurrencies by publishing high -quality contents.

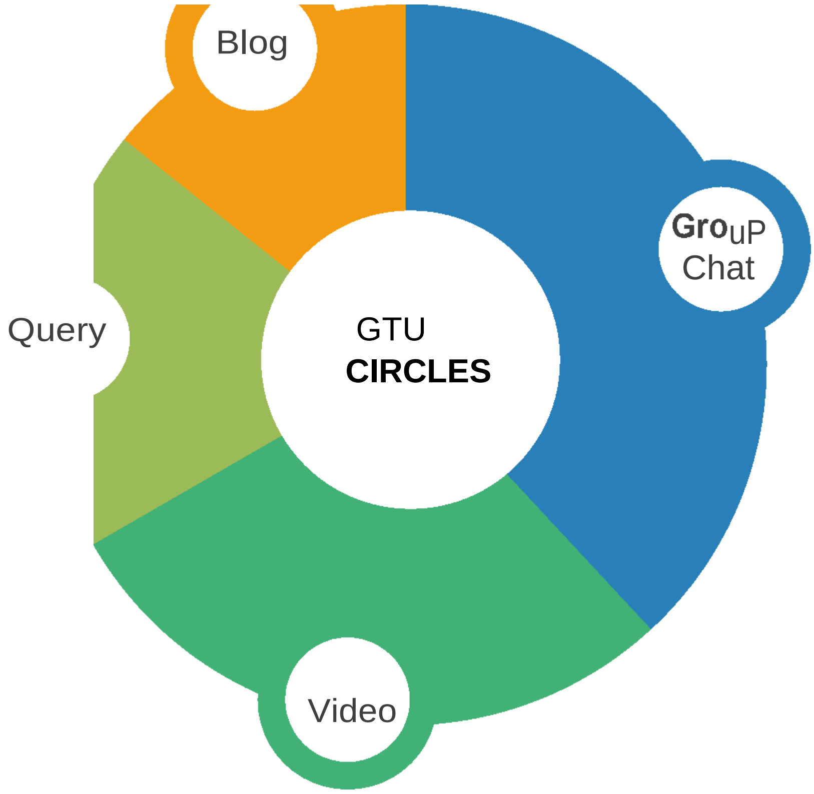
The communities created by users in the community will be presented in the form of "circles". The creators can set up the "circle" to pay for admission or join for free. By composing high-quality contents, it can attract other users to join in and form their own "circles". Users having joine d in can read the contents of the "circle" or post their own content in the "circle". On the other hand, users can also set a certain content for paid reading, the more people who read, the greater the income. Users can also reward the content to encourage the author to continue to compose more and better content.

Users can post a variety of types of content in the "circle", such as: status, blog, queries and so on, and they can post various contents accessories through multimedia extension.

Throug h open source API, in the future, more diversified contents can be published in the circle. In addition to the form of content, the form of joining "circle" can also be set to pay or free. The circle owner can choose the corresponding form according to its operatio n needs and create its own "circle". GTU gives diversity to the "circle", which allows every "circle" to evolve a unique "circle culture".

Interpretation of product related concepts:

[Circle]



For individual community created by the user, the creator is the circle owner and is responsible for the daily operation and content composition of the circle. Users can create paid or free circles. Other users can pay by cryptocurrencies to join the paid circle. The paid circle can help the circle owners who compose high-quality content to get profits in cryptocurrencies. In addition to the circle owner, the members of the circle can post content and jointly maintain the circle.

[Content composer]

For users who post original contents in the community, usually circle owners are content composers. But with the development of circles, more circle members will participate in the content output. Content output is one of the main ways to keep the circle operating. The circle owner attracts more "fans" throug h continuous publication of original content, and gradually forms a small "ecosystem". The content composer is one of the most core user groups in the circle, and the quality content output by them will help the whole community to develop healthily and favorably.

[Content consumer]

In the community, users who join the circle and read content are content consumers. In addition to reading the contents, they can participate in topic interaction and comment, pay for valuable circles or contents, and form a closed loop from content output to content consumption. The actual value of the content will be reflected in the process of delivering the content from the composer to the consumer.

[Key Opinion Leader]

Key Opinion Leader (KOL). These users are mainly experts or authorities in the field of industry segmentation, who have appeal, influence and considerable credibility in their fields. KOL's “fans” are very loyal, and they agree with KOL's values in all aspects. So KOL's recommendation is reliable to the “fans”. “Fans” will read and like KOLs’ posts. The GTU team will invite KOLs in the blockchain industry to join the "circle" and also hatch new KOL from the "circle", so as to improve the quality of community contents and the loyalty of users.

2.3. Decentralized community operation based on smart contract

In the future, the community function will be based on the smart contract and realize decentralized governance of the community.

All circles in the community will automatically generate unique smart contract addresses when they are created, and any transaction flow generated from the circle will be settled through smart contracts, so as to achieve transparent and open governance. Users who create paid circles, publish paid content, and publish paid questions will all involve pricing, payment, settlement and other steps, as well as the collection of fees that closely related to project revenue.

By deploying smart contract, all payments and settlements in any circle will be automatically executed according to the contract and packaged on the blockchain, and the transaction records can be queried at any time. The user needs to pay corresponding service fee in the payment and the deposit, in order to maintain the operation of the platform. The service fee will also be automatically paid through smart contract in the above process, and the service fee will be part of the project revenue. This part of revenue is also publicly available in the blockchain, so as to achieve transparent operation of the project.

Decentralized community operation can not only make the community operates openly, but also can greatly improve the settlement efficiency of the community. Smart contracts based on platform tokens (GTU) will have broader application scenarios in the whole ecology in the future.

2.4. Multi-cryptocurrency exchange engine

Because the variety of digital currency is very diverse now, there are many kinds of cryptocurrencies held by users. According to Coinmarketcap data, as of January 2024, more than 1,400 kinds of cryptocurrencies are circulating in the market. The payment between different cryptocurrencies often needs to be completed through multiple conversions, and the efficiency of payment is very low. In order to solve the problem of multi-cryptocurrency payment, the team will simultaneously develop a one-click exchange engine for multiple currencies, which will greatly improve the payment efficiency between different cryptocurrencies. The engine can realize multi-cryptocurrency instant conversion, which can be used in many payment scenarios in the future. The engine will be first introduced into GTU community feature to meet the content payment requirements in the community. Content composers can set up their own collecting cryptocurrencies. The content consumers can pay in any cryptocurrency, transactions will automatically be converted into the cryptocurrencies set by the receiver. The exchange will be completed in real time.

In cryptocurrency exchange, users need to pay the corresponding service fee. If the user holds the platform token (GTU), the service fee will be deducted by the platform token (GTU). Platform holders could get fee discount on the earlier stage of the community initiate.

2.5. Multi-function wallet

The team will upgrade on the GTU wallet features and provide users with a more secure and convenient cryptocurrency wallet service. The upgrading features will include multi-cryptocurrency support, on-chain and off-chain wallet conversion, cryptocurrency exchange, etc.

- **Multi-cryptocurrency support**

Wallet function has now supported BTC, BCH, ETH, DASH and other mainstream cryptocurrencies. GTU team has scheduled more major cryptocurrencies into the development plan and has launched development of some cryptocurrencies. In the future, the team will gradually increase the supported cryptocurrencies in accordance with the operating conditions and user needs.

- **On-chain and off-chain wallet conversion**

Wallet is an important function for users to store their cryptocurrency. Asset security is the primary consideration for the GTU team. Meanwhile, in order to meet the needs of user asset circulation, the wallet function will be designed as on-chain and off-chain separately storage.

Among them, off-chain wallet is used to store cryptocurrencies, and on-chain wallet is used for deposit/withd rawing of the assets. Assets in a single user's on -chain and off-chain wallets can be transferred to each other at any time. The security and circulation of users' assets will be ensured.

- **Cryptocurrency exchange**

Through the wallet function, users can exchange assets in different cryptocurrencies at any time in the on-chain wallet, and the wallet will deeply integrate the cryptocurrency exchange engine. Users can complete the exchange by a tap simply.

In the future, the team will continue to develop more practical features according to the development needs and operation conditions of the project.

2.6. Information encryption module

Information transfer between users in the community can be encrypted as needed. Users can use platform tokens (GTU) to encrypt the content published within the circle and private messages to other users. Only authorized users can view the encrypted content. For example, in a privately-set circle, any content posted in the circle will be encrypted, and only members in the circle have the permission to read. Peer-to-peer communication between users can also be encrypted, in order to provide privacy for users.

2.7. Platform development plan

2024 Q1	- Community Incubation - New users' introduction - Ecology abundance
2024 Q2	- Ecosystem Linkage - Community decentralization - Enhance the user experience
2024 Q3	- Ecosystem expansion Smart community
2024 Q4	- Platform evolution

3. Technical principles

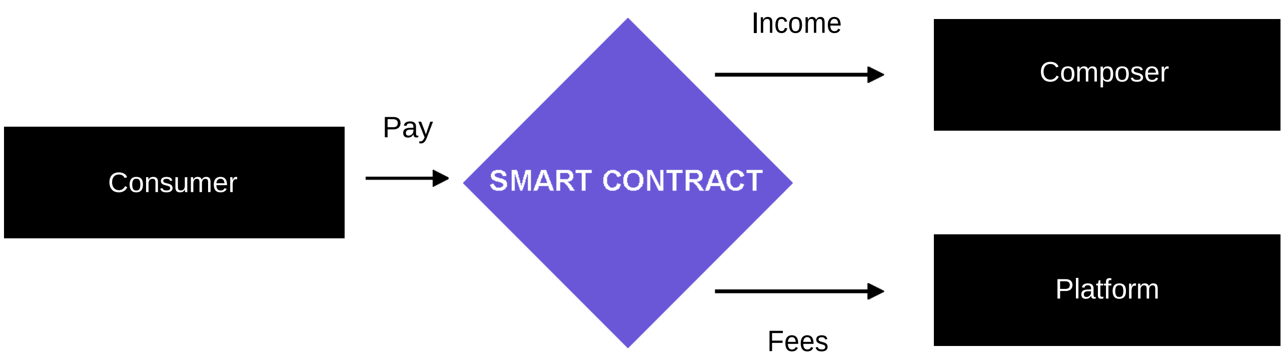
3.1. Revenue distribution mechanism

Token will be issued to pay for the platform's paid contents and service fees. When using the token for payment, smart contract will be deployed automatically. When users pay for the contents in the "Circles" and "Query", the revenue can be automatically allocated to content composers through smart contract.

The smart contracts which are based on blockchain include the functions of message (or an transaction) processing and information preservation, and the information preservation and status processing are completed on the blockchain. When a message (or a transaction) is sent to a smart contract account, the script deployed in the contract will be triggered, the decision mechanism will be initiated, and one or more new messages (or transactions) will be initiated based on the ouGTUme of the decision.

The payment revenue distribution mechanism which is based on the blockchain and smart contract. It uses a smart contract account, which can deploy divisible contract scripts on the transfer account. When the user initiate a payment, the account will receive the transfer and the smart contract will be triggered. According to the pre-designed ratio, two transfers will be initiated to transfer the revenue and platform service fee respectively to the content composer's account and the platform account.

The smart contract, which is based on the blockchain, is written in the block, and no one can tamper with it. The revenue distribution conducted in this way can be completely open, transparent, and maximized to ensure the interests of community participants and contributors.



4. The team

The GTU core team is led by the GTU team. From the founder of communications technology to the participant of Internet revolution, and then to the forerunner of blockchain technology innovation, with the solid technical background and unique busin ess vision, GTU team has created the first aggregated information portal in the blockchain industry.

(Leon)

— Chairman of the board of GTU

Leon, founder and chairman of the board of GTU. As the co-founder, he led the company team from 4 to 40 people, and got tens of millions of Pre-A round financing. Successfully created a a product used by over 60% of industry users, namely, the well-known platform for blockchain: GTU, the culture and product's advantages of the company have been recognized and approved by the industry unanimously

As a technology expert on the blockchain, Leon was invited to attend the Block-chain Seminar of the Information Technology and the DTCC2023 Database Technology Conference and delivered a keynote speech on the block-cha in

9u—BITMAIN

CEO of BITMAIN, a well-known Bitcoin preacher in the industry. Once founded the 8BTC with Chang Jia, then founded the mining chipcompany, BITMAIN.

Partnership

BITMAIN RSK DASH Bitcoin.com

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5. Token distribution

5.1. GTU tokens

The token to be issued is called "GTU". A strict limit of 8 million GTU will be issued, and will never be increased. GTU will be issued according to the Ethereum ERC 20 standard.

The project team will develop the GTU main blockchain synchronously. We will convert the GTU tokens to the users who hold the GTU on a ratio of one to one after the main blockchain is online. Convert details will be announced officially over time.

5.2. Distribute proportion

The total amount of GTU will be 8 million, which contains 3 parts: institutional fund-raising, core team reserved and operating expenses.

45% of the total amount will be raised from institutional investors, mainly towards early investors and cooperative enterprises;

35% of the total amount of tokens will be used for the operation of this project. This part of the fund will spend on ecosystem development, legal compliance, marketing and business development, etc.

20% of the total amount will be reserved for the core team, which will be used for team stimulation.

Operations fund unlock schedule

Period	**Primary release**	1st year
Percentage	50%	50%
Quantity	2.1 million	2.1 million

Core team reserved tokens unlock schedule

Period	Primary release	1st year	2nd year	3rd year
Percentage	25%	25%	25%	25%
Quantity	600, 000	600, 000	600, 000	600, 000

The unlock time will be calculated from the official release of GTU tokens.

5.3. Revenue sources

GTU's profit comes mainly from the payment fees, exchange fees and membership service fees. Profit model includes:

ECS Value	Specification
Payment fees	Collects 3% of every payment as service fee.
Exchangefees	The user can directly use the multi-cryptocurrency exchange feature in GTU wallet, which will be charged a certain percentage for every transaction. (about 0.3%)
Membership fees	Provide member service to the user, and the user can enjoy the specified service and discount from GTU.
Other revenue	Other revenue that base on GTU's resources.

Membership fee

Users who buy GTU membership services will be able to receive a certain percentage of GTU tokens, including but not limited to:

- Discount for paid content.
- The right to read specific content.
- Certain circles are restricted to members only.
- Other privileges based on the GTU platform.

5.4. Fees deduction

GTU service fees could be deducted and charged by GTU tokens if users hold sufficient balance of GTU tokens in their GTU wallet. Fees include but not limit to transaction fees or deposit fees on GTU platform. Deduction rate:

	1st year	2nd year	3rd year	After the 3rd year
Deduction rate	50%	25%	12.5%	No deduction

Deduction period will start by the time GTU tokens are officially issued.

5.5. Fund utilization

40% of the issued GTU tokens will be used in the operation of GTU. In order to develop the project rapidly and continuously, this part of the fund will spend on ecosystem development, marketing and business development.

- **Branding and marketing:** To build the GTU branding image; To attract new users. We will try to achieve the comprehensive acceptance of GTU from the market. Implements include but notlimit to:

- Advertisements
- Online campaigns
- Business cooperations
- Resources interchange

- **Community and user rewards:** High quality contents are the most valuable resources for communities. The ones who create contents, the composers should be rewarded, as well as the active users whom help contents to spread. Implements include but not limit to:

- Membership rewards
- Outstanding community leaders rewards
- Outstanding composers rewards
- Active communities rewards
- Active users rewards

- **Development and maintenance:** To develop the GTU platform; To ensure the safety and stability of the projects; To improve user experience. Implements include but not limit to:

- Community feature development
- Wallet feature development
- Underlying technology optimization

- **Contingent fund:** Prepare for indeterminacy

Usage	Proportion
Community & user rewards	40%
Branding and marketing	30%
Development and maintenance	20%
Contingent fund	10%

6. Roadmap

JAN 2024 Release white paper V1.0

FEB 2024 Start developing Site feature

APR 2024 Release Site beta

Site internal test

- Support query
- Support donation
- Support BCH payment

MAY 2024 K Site public test

- Support article payment
- Support ETH and ERC20 token payment

Release K Site V1.0 & GTU wallet

- Support GTU to pay service fees
- Support cross-crypto payment

JUN 2024 Release multi-cryto exchange

- Support multi-cryto exchange by wallet

2ND HALF 2024 Deploy smart contract in K Site

GTU main blockchain online

7. Project risk description

Investors should pay attention to the following risks undertaken by the project:

7.1. Compliance and operational risk

Compliance and operational risk refers to the risk that GTU violates local laws and regulations in the process of raising capital and conducting business, causing the operation can not be continued.

The risk avoidance approach taken by the operation team for compliance and operational risk is: In the local where the business is conducted, employ professional lawyers, and design digital asset distribution, digital asset trading, block-chain finance, block-chain application and other aspects of business under the legal framework.

7.2. Project market risk

Market risk refers to the risk that GTU platform and GTU are not accepted by the market, or do not have enough users, business development is stagnant, and there is no sufficient profit support.

The risk avoidance approach taken by the operation team for market risk is:

GTU platform has been operating more than five years, after many years of operation, it has accumulated a huge user base. Throug h the accumulation of operational experience and in -depth research, the project team has confirmed market demand exists indeed and formulated a set of scientific solutions to meet the market demand.

7.3. Technical risk

Technology risk refers to the risk that there are major issues with underlying technologies that cause GTU to fail to perform its intended function and cause critical data h as been tampered with or lost.

The risk avoidance approach taken by the operation team for technical risk is:

• After many years of operation, GTU platform has been verified by the market, and a mature solution has been accumulated in the underlying technology architecture;

• Based on the GTU platform, as well as the mature, open source secure the block-chain technology, GTU has been developed by using an architecture that has been approved andvalidated by commercial customers;

• Targeted ly attract high-end talent to join in the development team, and constantly improve the technical architecture.

8. Disclaimer

This document is for informational purposes only and does not constitute any advice on the sale or purchase of GTU's shares or securities.

Any such proposals or solicitation will be made under a credible term and subject to applicable securities laws and other relevant laws. The above information or analysis does not constitute investment decisions or specific advice.

This document does not constitute any investment advice, investment intention or instigation of investment in the form of securities.

This document does not constitute or cannot be understood to provide any sale or purchase, nor any offer to buy or sell securities of any kind, nor is any formal contract or commitment.

The GTU team makes it clear that the related intentional user has had a clear understanding of the risks of the GTU Platform and GTU token. Once investors are involved in the investment, they will be deemed to be aware of and accept the risks of the project and are willing to bear personal responsibility for any results or consequen ces.

The GTU team expressly disclaims any direct or indirect damages whatsoever from any participation in the GTU Project including:

1. The economic losses caused by user's trading operation;
2. Any errors, omissions or inaccuracies generated by the individual's understanding;
3. Personal loss caused by transactions of various kinds of digital currencies and any behavior resulting from it.

GTU token is a token used by GTU platform. GTU
token is not a kind of investment.

We cannot guarantee that GTU token will surely add value, while in some cases it has the possibility of a decrease in value. People who do not properly use their GTU token may lose the right to use GTU token and may even lose their GTU token.

GTU token is not a kind of ownership or control. Controlling GTU token does not represent having ownership of products of GTU platform or GTU. GTU token does not grant any individual any rights to participate in, control, or make any decisions regarding products of GTU platform or GTU.