

XSTO

WHITEPAPER

&

ROADMAP

VERSION 1.5

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XLOYALTY SAFETY TRADE ORGANISATION[©]

XLOYALTY.COM
INFO@XLOYALTY.COM



INTRODUCTION

Legals disclaimer

It is required that you read this legal disclaimer section carefully. Get advice from legal, financial, taxation, or other competent law practitioners if you have any doubts. All of the information provided here is not intended to be complete, and it should never be construed as a part of different contractual arrangements. Our firm conviction is that the information provided in this white paper is accurate and up to date and that all products, services, technical architecture, token distribution, and company timelines are accurate and up to date. Furthermore, all of these materials may have changed without notice, and they can never be considered a signatory agreement of advice.

No advice

Due to reading this white paper, nobody is obligated to sign a contract or make a legally binding promise to donate. This white paper also does not constitute any form or part of any opinion that could be construed as advice or that could be used to sell or solicit any offer by Trillions to buy our token, nor shall it be construed as a part of any effect that could be used in the formation of a contract or an investment decision.

Compliance with tax obligations

Users of the Website are solely responsible for deciding what taxes may apply to their transactions. It is not the responsibility of the website's owners or authors to determine which taxes apply to transactions.

Limitation of liability

The content on this website, including written material, links to third-party sites, data, quotes, charts, and buy/sell signals, is provided "as is." RULE assumes no responsibility for any loss or injury coming from its use. Please educate yourself on the risks and costs of trading assets on the financial markets (digital or otherwise). One of the riskiest investment alternatives is initial coin offerings (ICOs). There's a possibility you'll lose all you've put in.

Investment Risks

Cryptocurrency trading has a high level of risk and is not appropriate for all investors. Before trading cryptocurrencies, tokens, or any other digital asset, you should carefully consider your investment goals, degree of knowledge, and risk appetite.

XRPL-network

The XRP Ledger is a decentralised public blockchain that is open to the public. Anyone can interact through their computer to the peer-to-peer network that manages the ledger, and anyone can access the ledger information. The ledger is maintained by the global XRP Ledger community, which includes a diverse group of software engineers, server operators, users, and businesses. Building on the XRP Ledger allows developers to easily integrate payments into their products, putting money at the heart of their applications without reinventing the wheel. Transactions on the XRPL are settled faster than on any other blockchain. Furthermore, the XRP Ledger has the capability of processing up to 1,500 transactions per second.

TEAM XLOYALITY SAFETY TRADE ORGANISATION

Our developer team consists of 4 people living in the Netherlands. Arjan is no family member besides Jorny, Desoxy and Pancky. The developers team consists largely of brothers and take the premise of getting the XRPL network secure. Outside of the developers, Loverlyn has been assigned to serve as promotion manager. She resides in the Philippines.



PANCKY



POSITION

CEO XSTO



FUNCTION

Marketing, communications and liaison between approved partners



JORNY



POSITION

CEO XSTO



FUNCTION

Conducting high quality research, marketing, developing project.



DESOXY



POSITION

CEO XSTO



FUNCTION

Bot driver, marketing, NFT's line work, developing our project.



ARJAN



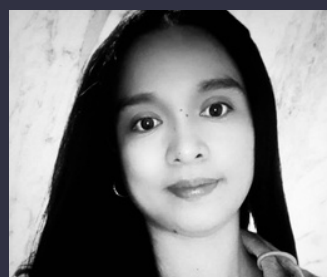
POSITION

CEO XSTO



FUNCTION

Researcher, NFT's line work, marketing, building out our XLoyaltyY project.



LOVERLYN



POSITION

**PROMOTION
MANAGER**



FUNCTION

Marketing, managing promoters and mods. Arranging giveaways, running games in social channels.

MISSION

XSTO's mission is to own the first secure trading platform for coin investors on the XRPL network. XSTO will be the leader in protecting coin investors on the XRPL network. Transparency, flexibility, attentiveness, cooperation and reflection are the useful competencies to help take coin investor security to a high level.



VISION

XSTO creates a secure platform for its coin investors. The term "secure platform" has the meaning that we are working to create a secure trading platform (DEX) where only the currencies of XSTO's approved partners are tradable. The buy, sell, partner overview, trading volume and total coin supply will be of great value in developing the first secure XRPL platform. This will ensure the security and overview of the coin investor. The trading platform will give a secure future for coin investors when trading on the XRPL network.



XSTO performs project research through an automatic and manual security filtering system. Research is performed by 2 experienced crypto researchers, to ensure security for the coin investor. The security filtering system is not publishable, to maintain manipulation and security. The security filtering system maintains its Utility through anonymity. Because of this, XSTO wants to give scamcoins absolutely no chance for scam activities.

XSTO has developed a Quality mark for XRPL projects that pass scrutiny. The approved project chooses either a premium or basic package. Unique to the premium package is the generous compensation program developed by XSTO. Read on to learn more about our Quality mark and compensation program.

QUALITY MARK



XSTO Quality mark stands for protection, safety, control, cooperation and transparency. The XSTO Quality mark logo shows coin investors that the project has received XSTO approval. The project meets one or more criteria KYC, BLOC, CDD. Coin developers must be verified to qualify for the Quality mark.

The Quality mark is the recognition for safe trading on the XRPL network. The Quality mark is issued when there is a clear mission, vision, roadmap, whitepaper and system security. It looks at wallet, linked accounts, location of origin and suspicious or scam activity. The logo gives no direct meaning to the project concept. XSTO strives for coin investor security to counter rug pull activities and is not an organisation that approves or disapproves projects based on objectives.

We would like to give you insight on how the project research is going on between XSTO and the notified project.

Step 1: Project developer reports at info@xloyalty.com or contacts XSTO's founders.

Step 2: The founder of XSTO refers the coin developer to the terms and conditions and explains our purpose of the project.

Step 3: Once the coin developer agrees to the established terms and privacy policy, the founder will activate the research team.

Step 4: The research team will conduct project research. Think about ip address, wallet addresses, adequate website, whitepaper, roadmap and socials (community). The researchers create an overall picture of the notified project. After a maximum of 5 working days, the research team will either agree or disagree to qualify for the Quality mark.
(If a project is rejected, it will not be publicly disclosed. Please see our privacy policy and terms and conditions).

WHAT MEANING DOES XSTO GIVE TO A RUG PULL?

Rug pull prevention stands for preventing a rug pull caused by project developers running off with the coin investors' money.

To accommodate coin investors after a rug pull caused by an approved project, with the premium Quality mark. XSTO has developed a compensation program to compensate the duped coin investor. More on this in the 'compensation program' section.

Step 5: We will contact the coin developer. Once there is agreement. A launch date will be scheduled to launch it publicly. This will be done through the social channels and official website www.xloyalty.com. The approved project will be processed on the website under Quality mark.

QUALITY MARK

	XSTO XLOYALTY SAFETY TRADE ORGANISATION	
CHARACTERISTICS	PREMIUM WWW.XLOYALTY.COM	BASIC WWW.XLOYALTY.COM
Quality mark	✓	✓
Compensation program	✓	✗
Promotion messages	✓	✗
Collaborative relationship	✓	✓
Gold Member ship	✓	✗
Duration 12 months	✓	✓

WWW.XLOYALTY.COM



A project can be in possession of a premium or basic package. It is important to carefully review the terms and conditions before investing. This is because the function of the package is not both the same. We want to make both packages transparent for you.

PREMIUM PACKAGE

- Quality mark
- Public launch and permission to publish website
- Compensation program active (not for basic package)
- Promoting through social media channels (retweet, like and quote posts)
- Joint Airdrop or collaborative actions
- Collaboration links premium and basic packages
- Admission to Gold Member community
- Project is allowed in the founders chat of all approved projects
- Duration: 12 months
- Cost: 1000 XRP (combination of own currency and XRP is possible by mutual agreement)

BASIC PACKAGE

- Quality mark
- Public launch and permission to publish website
- No compensation program
- No further promotion via social media channels (retweet, like and quote posts)
- Joint Airdrop or collaborative actions
- Collaboration links premium and basic packages
- No admission to the Gold Member community
- Project is allowed in the founders chat of all approved projects
- Duration: 12 months
- Cost: 200 XRP (no combination possible)

COMPENSATION PROGRAM

We have developed a compensation program to provide security against scam and rug pull for the coin investor.

We speak of a rug pull when the developers of a project leave the project and run off with the investors' money.

Unfortunately, scamcoins in cryptocurrency still come up often. For this, XSTO has a compensation program for the projects that hold our seal of approval and premium package with a green code. In this way we want to protect the coin investor and ensure security against scamcoins.

How does the compensation program work?

We continue to continuously research coins affiliated with our rug pull prevention & Quality mark. The premium package represents compensation for causing the definition of rug pull.

ADDITIONAL INFORMATION:

We have set aside a total of 200,000,000,000 (20% of the total coin supply) for the compensation program. We will make a realistic decision to compensate the coin investors. We will never pay other than our own currency XLOY (coin XLOYALITY). No other payment unit is possible. We as founders are never liable for a rug pull caused by an approved project. We will do our best to compensate in a fair way to the duped coin investor. Please review our terms and conditions carefully beforehand.



ROADMAP DEVELOPERS

Step 1: We signal a rug pull caused by one of our approved projects owned by our premium package.

Step 2: We initiate coin investigation and determine the specific cause of the rug pull performed.

Step 3: If a rug pull is identified by the developers, we will contact the developers. We will try to determine the cause of the perform rug pull.

Step 4: We will put out the official message through our social channels about the cause of the rug pull. The caption will state if the cause is due to the coin developers or investor walkout. In case of investor walkout, XSTO will not start rug pull compensation. The message will indicate that coin victims can apply for the compensation program. A deadline will be set for this.

Step 5: We will discuss internally what amount of XLOY coins we can make available for our compensation program. Depending on the values, cause, severity of rug pull we will make an amount available.

Step 6: After all the applications and passed deadline. We will distribute the number of coins to the duped coin investors.



COMPENSATION PROGRAM

XSTO compensates the duped coin investor. What will be done once a rug pull is done:

Important information to know:

Once there is a suspicion of a rug pull, or large sums of money being sold from the coin developers. Will XSTO take a snapshot of the wallets. There should be a combination holding of the duped coin and XLOY. You must hold a minimum of 100 million XLOY to be eligible for the compensation program.

Tier distribution

Depending on your amount of XLOY and duped coin, the compensation amount will be determined. The suffering coin is XLOY. The more XLOY, the more compensation.

So at a compensation time, it will be determined what amount will be paid out to the duped coin investor. This amount is not predetermined. Because it depends on the situation that has occurred.

COLLABORATION

XSTO recognizes its partners by issuing the Quality mark seal of approval. The coin developers are connected and also strive for a secure XRPL network. The cooperation and connection offers security and lifts the development of connected projects to a higher level. People learn from each other and can contact each other easily in case of problems or further developments. XSTO believes it is important that projects work together to improve the quality of the product.

COLOR CODES

Green:

The color code green shows that a project meets the established requirements that we have established. The coin is completely safe and does not belong in a risk phase. With the color code green, the compensation program is active, if the project has a premium package.

Orange:

The color code orange means that there is a possible danger. This color code does not mean that the coin is immediately declared completely unsafe by us and is a rug pull alarm. The color code orange may mean that an investigation is underway following an incident that needs attention. We will investigate and engage with the coin developers. We will communicate this after the community as soon as more is known or a decision has been made to temporarily suspend the coin. During the phase if a premium package is in color code orange, no compensation program will be active. Color code orange may revert to green or change to color code red.

Red:

If a color code red is active the project will no longer qualify from our seal of approval. We as developers have decided to put the project on red and are required to present a justification to the outside world here. Our choice will be shared with the community. No compensation program will be active in color code red. Also, the project will be completely removed from our social channels and website to ensure the safety of our coin investors.



TRADE XLOY

The utility of the XLOY coin is as a payment currency that is linked to the created compensation program. To coin investors, XSTO has developed a compensation program as soon as a rug pull is caused by an affiliated premium partner. For more information, please read the compensation program section. The option to trade XLOY coin is through Magnetic, Sologenic or XUMM DEX.

The websites and links can be found through our website www.xloyalty.com or Linktree.



MINING POOL

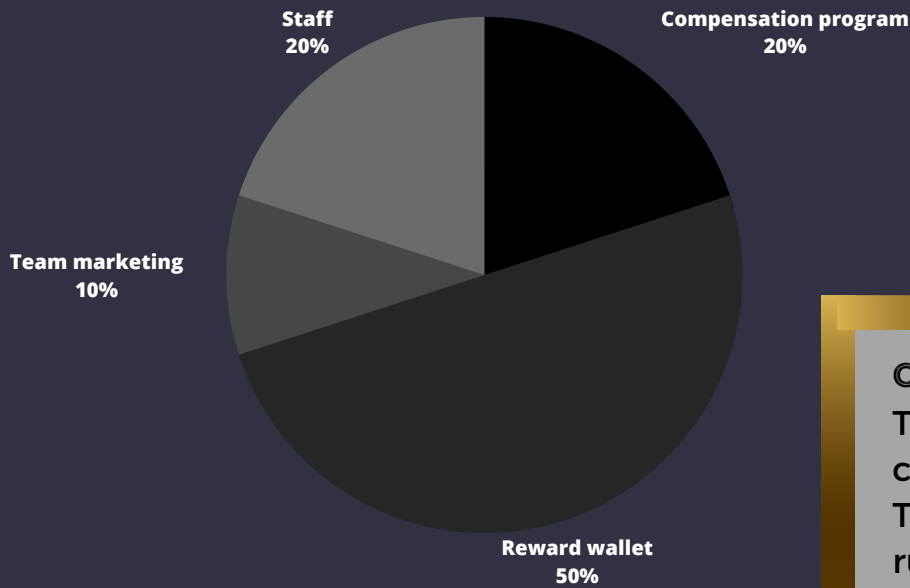
Magnetic is changing the traditional view of token distribution. Magnetic introduces the new concept of Proof Of Trade. Trade and get! The Magnetic currency, MAG token, will only be distributed by Proof Of Trade and mining. As a team has no share and will deliberately not airdrop, as the team is not allowed to touch the tokens. The tokens, will only be distributed with Proof Of Trade. Magnetic is launching a DEX xmagnetic.org, where people can mine tokens just by trading! For each trade, you can get MAG. By trading for certain coins, you can get approved partners currency trade from XSTO. Many projects are already affiliated, think RLT, xBay, XCC, xGO, ShibaNFT, Lucretius and xSTIK. Other tokens affiliated with Magnetic and participating in the XRPL network can also be traded. The mining pools are presented on the website. The mining process can be repeated every hour, making you will receive rewards after 60 minutes. Magnetic strives to provide user-friendly interfaces for XRPL users.

BURN-TO-EARN PROGRAM

XSTO has launched the burn-to-earn program in collaboration with approved premium partner RocketLaunch. RocketLaunch provides the TokenBurner bot, for more information go to our website.

The goal of the Burn-to-earn program is to reward people for burning coins. By burning, the coin investors get back more XLOY tokens in the long run. In this way, XSTO aims to increase the number of circulating coins and decrease the total supply of XLOY. The goal is to increase the market volume. This program has benefits for the coin investor and XSTO.

TOKENOMIC



COMPENSATION PORTFOLIO:

The Compensation Portfolio contains 20% of the total stock. These coins are reserved for the rug pull compensation program.

STAFF PORTFOLIO:

The staff consists of founder portfolios, payment portfolios to moderators, promoters and pre-sale wall (10%). Each founder holds a total of 0.5% of the total shares. Any increase in the amount of coins, is bought and paid.

TEAM MARKETING WALLET:

The pre-sale wallet is designed to hold 10% of the total stock in circulation. The team marketing wallet is used for promotional materials, giveaways and any replenishment for ongoing programs. This may include the mining pool and burn-to-earn program. Also, the team marketing wallet is used as a storage place for all approved coin partners that we have received coins from.

REWARDS PROGRAM WALLET:

The largest wallet in XSTO. From this wallet, we pay our daily holders rewards related to the Burn-to-earn program, mining program and NFT staking.

Issuer

XUMM-address:
rfQNEfqLQc5L34rS92Xh5nVtk9NVHbv4Gj

Escrow

XUMM-Address:
rLmhFNglNg8pYT6etmL4wuL8vmFLnhg9NU

Team marketing

XUMM-Address:
raAUF1aHAdXAUKmpPdnxveSquKUvtagYQB

Reward wallet

XUMM-Address:
rKptPo3ugx1rBhTs5bKFftaPvmF3kEuduT

NFT wallet

XUMM-Address:
rsNChrQsYBFcv2oiYUvrDzYtPWUHHi5xjE

Pre-sale wallet

XUMM-Address:
rsUM9KBK6aFqCcxW4vszLBNcfiur3Hontm

All visible wallets are linked to each other. These wallets belong to XSTO

GOLD MEMBER COMMUNITY

XLOYALTY SAFETY TRADE ORGANISATION is the organisation behind our XRPL project. The umbrella name is broken down into a few elements that are security for the coin investor. It concerns our Quality mark, this mark shows that an XRPL project is affiliated with XSTO. We provide a secure network where scamcoins have no chance to cause a rug pull. We use the term rug pull as soon as the developers of a project cause a rug pull and proceed from it with the coin investors' money.

The Gold Member is the link between the coin developers and community. They are an important voice in the XLoyaliTY organisation. This requires empathy, insights and viewing frameworks from different positions.

REQUIREMENTS FOR ADMISSION COIN OWNERSHIP

To become a member of this group there is a minimum requirement of 3 billion XLOY total (3,000,000,000 XLOY) burned tokens are linked to the total amount of holden.

You can subscribe through our website www.xloyalty.com



There are 80 seats available in the exclusive Gold Member group. Full is full. The group is located in the social channel Telegram. This link can be obtained after approval of the application.

(Once someone leaves the group, the first application that had to wait will be admitted to the exclusive group of Gold Members)



WHAT BENEFITS FOR GOLD MEMBER?

- Approved partner airdrop platform
- Double voting rights
- Exclusive Telegram chat
- Gold Member status
- Extra rewards
- Idea submission

Founders of our approved coins are always admitted to the exclusive Gold Member group. The place of the founder is not included in the total of 80 places. Thus, they are not counted in the total group.

GOLD MEMBER COMMUNITY

BENEFITS GOLD MEMBER

Approved partner airdrop platform

Every 3 weeks there will be a coin drop from one or more approved partners. With this we want to create a bond between the token holder and the co-founder. Keep an eye on the chat as to which line of trust should be set up.

Double Voting

If voting is required, a Gold Member's vote counts double. Therefore, there will always be a vote within Gold Member's Telegram group first. After that, voting will take place for the regular XLoyaltyY community.

Exclusive Telegram chat

A private Telegram group where news will be posted first. You will get in touch with all exclusive Gold Members of XLoyaltyY. Who doesn't want that?

Gold Member status

Gold member status after your name in the Official chat. After verification via wallet address, this name will be awarded. This is on a voluntary basis. Coins from the burn program, count towards the total amount.

Additional rewards

There will be a drawing every three weeks. Prizes may include: \$XLOY, approved partners coins, additional rewards for all Gold Members, XRP and/or an exclusive NFT (personalized).

Submit an idea.

If a Gold Member submits an idea and it is implemented? then this Gold Member will be rewarded with a reward. This can range from XLOY, approved partner tokens, XRP and/or NFT).



PRIVACY POLICY AND CONDITIONS

As a Gold Member you are the voice for the community.

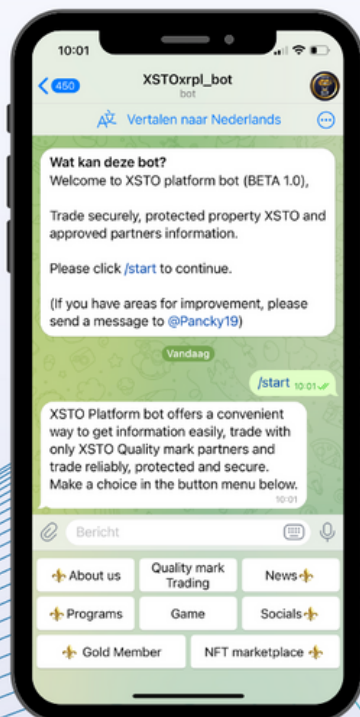
What are your obligations as a Gold Member?

- as a Gold Member you are responsible to be aware of all the conditions that XSTO sets for its coin investors.
- the Gold Member you agree with the terms and conditions we have drawn up.
- the Gold Member meets the predefined criteria. He or she assumes responsibility once the Gold Member no longer meets the eligibility requirements associated with being a Gold Member. The Gold Member has the responsibility to report this to one of the coin developers.
- the Gold Member is obligated to base his or her choice on the interests of the community, own and developers.
- the Gold Member does not intentionally create FUD and presents himself or herself to the outside world as a representative for the community.

XSTO PLATFORM BOT

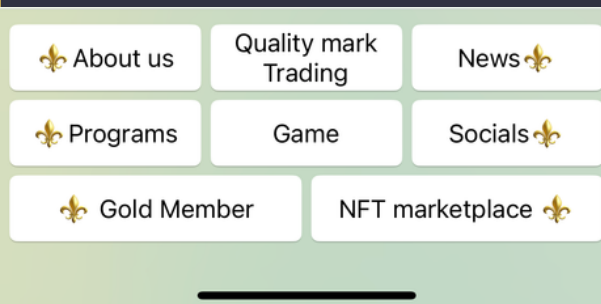
XSTO Platform bot

@XSTOxrpl_bot →



Telegram hosts the first XSTO platform bot. Search for @XSTOxrpl_bot.

The bot is set to be user-friendly to trade for coin investors. The XSTO bot is accessible to all Telegram users. Here find new information, Quality mark trading, trustline, website, Gold Members information and new developments that will take place. Test the bot and trade safely and easily with our Approved Quality mark partners.



XSTO TELEGRAM

Daily moderators, promotion manager and founders are present in the chat. Come to the chat and ask any questions you may have. What benefits does XSTO's Telegram chat provide?

- Developments
- XSTOxrpl_bot
- News
- Giveaways
- Press button
- Games
- Live streams
- Approved partner information

Link: Telegram: www.t.me/XLoyalitYofficial



ROADMAP 2023

Q1
2023

Q1 January - April

- Develop XSTO bot Telegram
- Establishing new approved partnerships
- Introducing theme pirates. Live AMA for community
- NFT collection release. Linked to the theme pirates
- Continue to develop approved partner DEX (Completing development calls)
- Celebrating 1 year anniversary (March 28)
- Live AMA with approved partners (Twitter space)
- Making collaboration deals (tools,bots, gadgets)
- Expanding Gold Members capabilities

Q2
2023

Q2 May- August

- Establishing new approved partnerships
- Introducing a new theme. Live AMA for community
- NFT collection release, linked to the theme
- Continue to develop approved partner DEX (DEX development and design)
- Anticipate necessary programs. Possibly restart Burn-to-earn pool.
- Expanding Gold Members capabilities

Q3
2023

Q3 September - December

- Develop XSTO bot Telegram
- Establishing new approved partnerships
- Introducing a new theme Live AMA for community
- NFT collection release. Linked to the theme
- Continue to develop approved partner DEX (Launch first secure DEX on the XRPL network)
- Launching Christmas edition

Q1
2024

Q1 January - April

- Coming soon



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PRIVACY POLICY AND CONDITIONS

XSTO has included the privacy policy and conditions in the appendix of the white paper and roadmap. As XSTO, project developers and coin investor, everyone has their own rights and obligations. Please read carefully the drafted conditions and privacy policy.

SECTION 1: PRIVACY POLICY

XSTO ("we", "us" or "our") are committed to protecting your privacy. We have created this privacy policy to inform our coin investors and affiliated projects of our established terms and conditions.

1.0 Personal Data

Once personal data is shared with us. We handle it with the utmost confidentiality. If a situation arises, information will only be shared with mutual approval for the project in question. We will never share personal information on our own initiative to other parties, or permission must be given. XSTO stores essential data in a hard drive, where there is a very low chance of digital leakage of the data. Non-essential data is deleted after 6 months to ensure the security of personal data.

1.1 Information you provide to us

When you contact us, we may collect personal information from you, such as email address, first and last name, wallet address, username and other information you provide. We also collect your wallet address, which may be associated with personal data when you use our service. This data is destroyed, once the issue is completed.

1.2 Coin research data

We conduct research on notified projects, which want to be service of our service. This process is done in equal vote and we will never publish an affiliated partner, without an agreement between us and the project. The researched data will never be shared with other parties or only with mutual consent. The security remains guaranteed not to expose our integrated system to other parties than just ourselves. We keep the data on an external hard drive, as long as the connected coin, officially participates in our Rug pull prevention & Quality mark program. The data will be destroyed, once there is no longer cooperation.

SECTION 2: GENERAL CONDITIONS

2.0 Legal Disclaimer

It is required that you read this legal disclaimer carefully. Please seek advice from legal, financial, tax or other competent legal professionals if you are in doubt. All information provided here is not intended to be complete and should never be construed as part of any other contractual arrangements. We firmly believe that the information provided in this white paper is accurate and current and that all company products, services, technical architecture, token distribution and timelines are accurate and current. In addition, all these materials may have changed without notice, and they can never be considered a signed agreement of advice.

2.1 No Advice

By reading this white paper, no one is obligated to sign a contract or make a legally binding promise to donate. This white paper also does not constitute a form or part of an opinion that may be construed as advice or used to sell or solicit an offer from Trillions to purchase our token, nor shall it be construed as part of an effect that may be used in the formation of a contract or investment decision.

2.3 Limitation of Liability

The contents of this website, including written materials, links to third-party sites, data, quotes, charts and buy/sell signals, are provided "as is." RULE assumes no liability for any loss or injury resulting from its use. Inform yourself about the risks and costs of trading assets in the financial markets (digital or otherwise). One of the riskiest investment alternatives are initial coin offerings (ICOs). There is a chance that you will lose everything you have put in.

2.4 Investment risks

Trading cryptocurrency has a high level of risk and is not suitable for all investors. Before trading cryptocurrencies, tokens or other digital assets, carefully consider your investment goals, knowledge level and risk appetite.

2.5 Personal shared posts

Personal founders accounts may share social media messages for personal reasons. The shared messages not related to XSTO are never considered as advice messages. The coin investor always does his or her own research before investing. He or she knows the risks of investing.

2.6 Sale of XLOY tokens

The developers will sell XLOY tokens in small quantities in extreme necessity. The developers will ensure that the sale gives a very minimal effect on an increase or decrease in XLOY trading volume. The redeemed tokens should be as an added value of the XSTO project and will only be used for useful purpose.

PRIVACY POLICY AND CONDITIONS

SECTION 3: PROJECT CONDITIONS

3.0 Investment

"We" team XSTO are never liable for the investment you lost. Trading cryptocurrency is entirely at your own risk. Do proper research on the utility of the project beforehand.

3.1 Dealing with each other

Every individual person who is part of our project should be respectful, no racist statements, pornographic and sexual orientations. Treat everyone as you would like to be treated yourself. In case of transgressive behavior, we are authorized to remove you from our community.

3.2 Account blocking social channel

If an account will be blocked on one of our social media channels. Can the affected person submit a request via info@xloyalty.com with a justification to unblock it. This will be reviewed by the XSTO team.

Section 4: Compensation Program

XSTO is provided with a compensation program for coin duped after a rug pull. We provide the duped coin investor with compensation that may vary by situation. At the time of a rug pull, the XSTO team will provide a compensation amount to accommodate the coin duped investor. To claim the compensation program, please review the terms and conditions that the coin investor must meet.

4.0 TERMS AND CONDITIONS OF THE COMPENSATION PROGRAM

The compensation program is only active for approved projects with the premium package and provided with green status. The premium package comes with a compensation program for the duped coin investor. Some important criteria prepared for you:

4.1. Concept of rug pull

We speak of a rug pull when the developers of a project leave the project and run off with the investors' money.

4.2. Selling coin investors

Selling by coin investors is never considered the concept of rug pull. Coin investors can never hold us liable to actively deploy the compensation program without the rug pull caused by the developers of the project.

4.3. Rug pull caused by the developers

Once the developers of the affiliated project causes a rug pull and is provided with our premium package and green status. We will start our compensation program.

4.4. Coin holder obligation

As a coin investor you are obliged to meet certain criteria. If the coin holder does not adhere to the criteria, the compensation program will not apply to him or her.

Important criteria:

- the coin investor owns prior to the rug pull a certain amount of coins of the duped project. The coin investor has proof and can provide it, once you want to claim a compensation amount.
- the coin investor owns at least 100,000,000 XLOY before the rug pull is caused. The coin investor can provide this proof that the transactions were made prior to the rug pull.
- the coin investor gives permission to use his data, name, last name, email address, wallet address, everything necessary to provide when qualifying for the compensation program.
- the coin investor does not create turmoil or FUD (Fear, Uncertainty, and Doubt).
- the coin investor waits until an official message comes out from the XSTO team. In this, the coin investor follows the instruction given.
- the developers have the right to exempt individual investors who intentionally create FUD, troublemakers and negative publications from our compensation program. The opinion of the developers is all determinant of ineligibility for the compensation program.

PRIVACY POLICY AND CONDITIONS

SECTION 5: RUG PULL PREVENTION & QUALITY MARK

For the content regarding our rug pull prevention & Quality mark go to the description about our rug pull prevention & Quality mark program. This section describes the conditions associated with our project.

5.0 Coin developers obligation

The affiliated project has been approved by our researchers.

What obligation do the coin developers have towards the coin investors and us?

- the coin developers always give permission to start coin research. Without permission we will not start research. This is always done in consultation.
- the seal will be assigned only after payment. The payment should be made in XRP (Ripple). This payment will have to be transferred to the designated team marketing wallet address `raAUFlaHAdXAUKmpPdnxveSquKUvtagYQB`
- the coin developer has identified and verified themselves (e.g. KYC).
- the coin developers provide all necessary information, which is essential for our researchers to issue our seal of approval.
- the coin developers have established a long-term vision and mission and strive for security for the coin investors.
- the registered coin is always in operation for more than 3 months. The date of registration is the date of registration on XPmarket.
- the coin developers always report if problems have arisen that are of interest to us and can damage our project.
- as an affiliated project you must have a whitepaper, roadmap, mission, vision, website and one or more social channels. There should always be a community path to the coin developers and coin investors.
- the coin developers are aware of all the conditions set by XSTO Here the coin developers bear their own responsibility.
- the coin developers will never harm our project and create unrest. The coin developers will never deliberately damage the project XSTO.

5.1 Obligation coin investor

- the coin investor knows his or her risks when investing crypto. (This is entirely at their own risk)
- the coin investor is aware of and agrees with the conditions and privacy policy that our project has drawn up.
- the coin investor is responsible to stay informed about our project developments. This can be through all website and social channels that we offer for our coin investors.
- the coin investor always does his or her own research beforehand, once he or she invests in an approved project of XSTO. The coin investor agrees and knows his or her risks of investing.
- as a coin investor you ask questions in case of uncertainties. This can be done through info@xloyalty.com or through our offered social channels.
- the coin investor does not create unrest or FUD (Fear, Uncertainty, and Doubt). When creating unrest or FUD, the coin may receive a warning. With three warnings, the coin can get an orange status.

Section 6: Gold Member community

5.2 Obligation founders XSTO

- the developers of XSTO are transparent. The coin developers and investors can ask questions via the social channels provided or via info@xloyalty.com.
- the developers do worthy research and never create unrest or FUD.
- the researchers and developers never publish notified projects that do not qualify for our seal of approval.
- the developers have an obligation to remain alert to any problems related to an approved project. The developers take responsibility, as soon as criminal and harmful activities are performed.
- the developers communicate changes and developments through the social channels provided. We have a duty to keep our affiliated coin developers and coin investment informed of the latest developments.
- we will never intentionally harm a project and intentionally defraud our coin investors.
- we will always comply with our privacy policy and terms and conditions.
- no harm or turmoil will ever be intentionally created. We strive to provide a safe XRPL network for our coin developers and investors.
- joint choices about the project will be submitted to our Gold Member community.
- "We", "us" or "our" developers are always the deciding factor in choices and decisions. The final and ultimate choice is given by the developers of XSTO.

SECTION 6: GOLD MEMBER COMMUNITY

As a Gold Member you are the voice for the community. What are your obligations as a Gold Member?

- as a Gold Member you are responsible to be aware of all the conditions that XSTO sets for its coin investors.
- the Gold Member you agree with the terms and conditions we have drawn up.
- the Gold Member meets the predefined criteria. He or she assumes responsibility once the Gold Member no longer meets the eligibility requirements associated with being a Gold Member. The Gold Member has the responsibility to report this to one of the coin developers.
- the Gold Member is obligated to base his or her choice on the interests of the community, own and developers.
- the Gold Member does not intentionally create FUD and presents himself or herself to the outside world as a representative for the community.