

GISC LoanCoin ICO

A Structured Finance Lending Platform for Rewarding Open Source Contributions using Smart Contracts



Global Investment Services Corp.

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GISC LoanCoin Token

NAME: GIS

TOKEN DISTRIBUTION: ERC-20 token sent to your Ethereum wallet.

Stage 1

QUANTITY: 100,000,000 GIS in circulation

Price: 250 GIS Tokens = 1 ETH

RAISE: 60,000,000 GIS

Stage 2

QUANTITY: 100,000,000 GIS in circulation

Price: 750 GIS Tokens = 1 ETH + 20% Bonus

RAISE: 60,000,000 GIS

Unsold Tokens will be burned

PROFIT SHARING STATUS: Base Currency ETH is the base currency within which all income earned by Global Investment Services Corp. is paid. For this purpose, Global Investment Services Corp. will repurchase ETH off exchange quarterly before profit sharing payouts. Quarterly payments will be distributed to the token holder. They are sent to the Ethereum address that holds the tokens. If the token is held on an exchange, then the exchange will distribute the payments to you.

REPO: YES Global Investment Services Corp. must repurchase or use reserve ETH consistently to meet payments to **GIS** holders.

Proceeds from GIS token sales are used to fund Structured Loans and Crypto Loans originated by **Global Investment Services Corp.**

During the ***GISC LoanCoin*** ICO we offer the possibility to fund the company in ETH (in ETH equivalent) and receive GIS tokens in exchange. The more loans underwritten and profits from Block Transactions obtained the greater the ROI to the GIS token holder. The more the demand for GIS tokens will increase and thus the price of the tokens should rise, providing an ROI to our holders.

Introduction to Global Investment Services Corp. and existing concepts

Global Investment Services Corp. is an investment corporation providing transactional and financial services to companies, institutions, corporate officers and high net worth individuals on a global scale. We are a private collateralized lender connected with institutional buyers of credit with a worldwide presence. Assisting clients as a funding source most appropriate to their company's needs and requirements – and helping them secure them – is what GISC is all about. We specialize in international equity strategies and have the ability to customize our structures.

Our mission is threefold: utilizing our Global Agent Network to discover promising young companies and helping them grow and achieve their capitalization goals through the use of structured loan products tailored to the individual needs of each company; to develop a market for crypto currency loans with our existing clients and new clients based on ***GISC LoanCoin*** token funding; and to develop a package of lending services which are funded in crypto currency to global borrowers in P2P, B2B, and non-equity backed assets.

We believe that relationships built over all business cycles have the power to last. We rely on solid research, alternative financing methods, and old-fashioned common sense to identify worthwhile strategies. We seek out publicly traded companies that have outstanding management teams, attainable long-term plans and a track record of proven results.

GISC LoanCoin Programs

Structured Finance

The GISC Loans require no out-of-pocket expenses or fees by the borrower

▶ Secured Loan Program

- Secured against Free Trading Securities trading in non-U.S. public markets
- LTV' s (Loan to Value) from 40% – 70%
- Terms from 12 months to 5 years
- Interest rates 6%-18% Prepaid for three months – one year on selected loans
- Simple interest payments made quarterly after Prepaid period
- Principal due at the term of the loan
- Non-Recourse
- Callable at 125-135% above LTV
- Minimum Market Capitalization of \$100mm
- Loans Assignable

▶ Block Sales program:

- 15% – 30% Discount standard
- DVP
- Minimum average daily volumes must be 15% – 20% of position
- Block sale positions must be liquid

GISC LoanCoin Programs

The GISC Loans require no out-of-pocket expenses or fees by the borrower

▶ Prime Loan Program

- Max LTV – 80%
- Shares must be free trading
- Terms from 12 months to 5 years
- 3 months Pre-Paid Interest Requirement
- Interest Rates 4% – 12%
- Non-Recourse
- DVP stock transfer
- Minimum Market Capitalization of \$500 million USD or higher
- Borrower maintains ownership rights
- Minimum average daily volume must yield a USD amount greater than 1 million
- Borrower receives 100% upside and 100% return of shares at end of term

▶ 5 Million for 5% Loan Program

- \$5,000,000 Loan Amount
- 5% Interest Rate – Prepaid Year One on all loans
- LTV's (Loan to Value) 40% – 55%
- Shares must be free trading
- Terms from 12 months to 3 years
- Non-Recourse
- DVP stock transfer
- Minimum Market Capitalization of \$100 mm
- Minimum average daily volumes must be 10% of total position
- No Sale of collateralized shares, Borrower maintains ownership rights
- Borrower receives 100% upside and 100% return of shares at end of term

Strategy

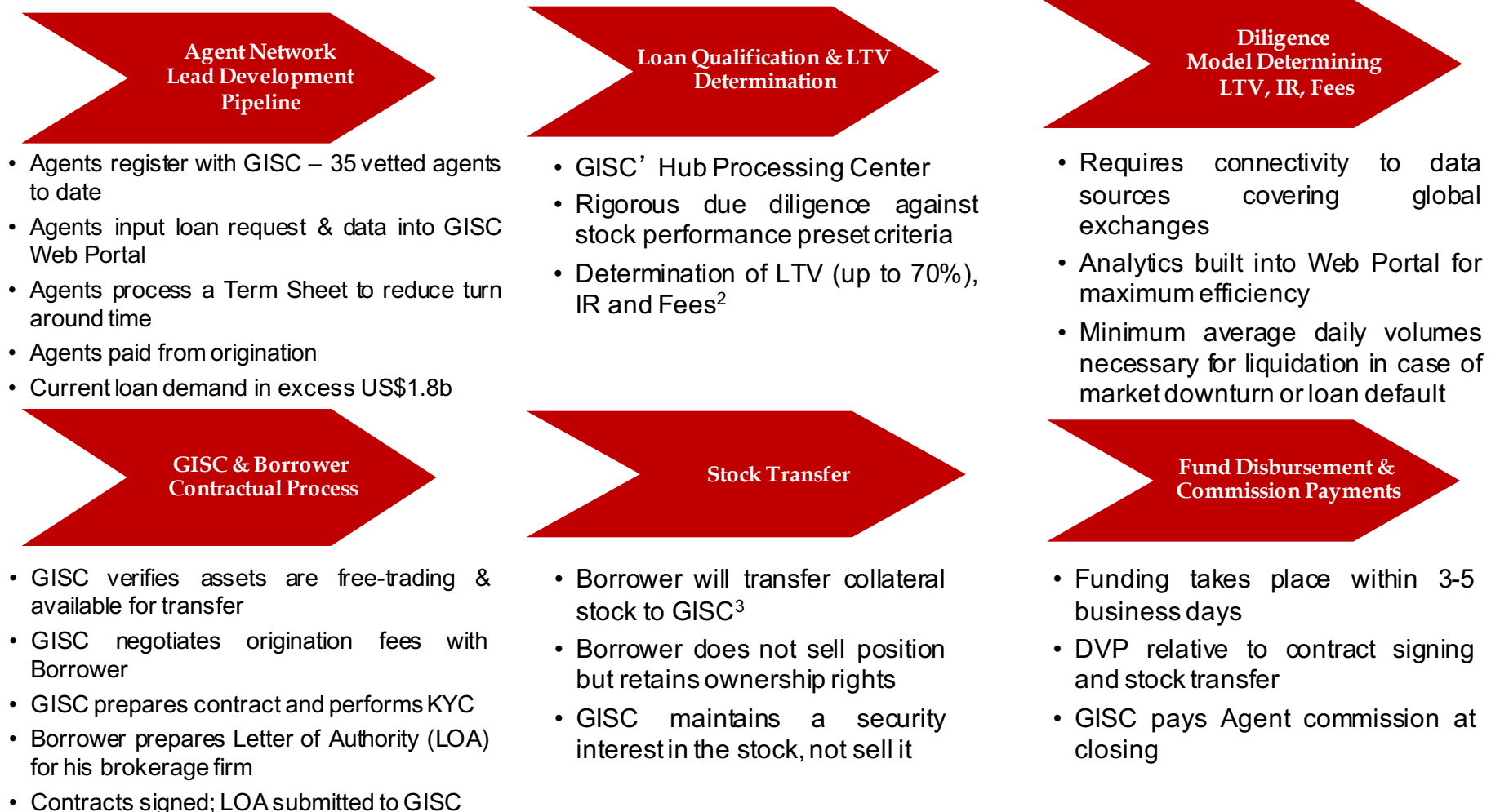
To generate a consistent flow of capital to continuously fund the origination of the loan demand while mitigating the risks and maximizing the return to the GISC token holder.

- ▶ GISC Workflow – Overview
 - Makes loans against collateral of liquid stocks trading on international exchanges
 - Originates loans by structuring 1-5 year loans at 6-18%
 - Maintains collateral during loan holding period with Custodial Account
 - GISC seeks a partner with additional Prime Brokerage and Custodial Services.
 - Facilitates the loan construction and portfolio servicing
 - Assignment of notes to investor
 - Secured Revolving Loan agreement and Note
 - Security Agreement (or it could be part of the Secured Revolving Loan Agreement)
 - Inter-creditor Agreement between the investor and GISC.
 - Assignment of Security Interest to investor (GISC' security interest in the collateral)
 - Assignment of loan agreements (GISC' loan to borrower)
 - Related ancillary agreements
- ▶ The GISC strategy has three main process components:
 - Loan Intake and Qualification
 - Origination
 - Loan Assignment & Servicing and Monitoring the Portfolio Loans until loan maturity

GISC sets itself apart from its competitors with lower risk and costs at maximum returns while employing a unique model

Strategy – Loan Intake and Qualification

GISC operates as a “Hub and Spoke” Processing Center – GISC (the Hub) is the center where all deals flow in and information and documents flow out; and the Agents¹ (Spokes) are the experienced stock loan operations feeding the system.



¹Agents can be either individuals or small stock lending firms

²Factors determining LTV, IR and Fees: Stock Price, Daily Trading Volume, Earnings, Historical Price Data and Ability to liquidate position

³GISC positions must remain under 5% of outstanding shares of any company to avoid affiliate status (currently U.S. markets)

Strategy – Origination

GISC solely originates all loans and those loans are sourced exclusively from the GISC Agent Network Lead Development Pipeline. GISC expects all loans to be quality and low default risk due to its rigorous due diligence and its callable feature on each stock.

Loan Structuring

- Structured as 1-, 2-, 3- & 5-year loans; average is 3 years
- 6% - 18% IR (simple interest paid quarterly)
- Interest is prepaid on the first year of selected loans
- 3- & 5-year loans have lower IR than the 1- and 2-year

Review Key Statistics for:

- Current P/E
- Earnings Per Share
- Est. EPS
- Market Cap * Loans funded by GISC must have a market cap of 100 million or more USD.
- Outstanding Shares * GISC never takes in 5% or more of the outstanding shares.
- 10, 30 Day and 52 Week Average Trading Volume
- Price Trend
- Next Earnings Announcement

Collateral Coverage

- GISC' objective is to maintain stocks in our portfolio that trades a minimum average daily volume of 10% of our total position.
- Collateral Coverage Ratio (CCR) is the ratio of collateral available to cover principal balance in case of default. It is a GISC benchmark we use to measure GISC ability to recoup the principal balance on any loans. The higher the ratio is, the easier it is to obtain a loan from GISC. Breaching a CCR covenant can in some circumstance be an act of default. In general, it is calculated by:
 - $CCR = \text{collateral value} / \text{loan amount}$
 - A CCR of less than 1 would mean a negative collateral value.
 - A CCR of greater than 1 would mean a positive collateral value.
 - A typical GISC loan has a CCR of 1.5 to 2.2.

Callable Features

- During volatile markets or if the company' s stock declines, GISC has protections in place with a callable feature on the stock above principal loan amount
- Callable feature has a 115-135% coverage of loan value with the borrower having the option of providing additional collateral to cure.

Strategy – Loan Assignment and Servicing

GISC looks to gain access to capital resources via a Managed Secured Loan Pool using a portfolio of stock loans secured against free trading securities. Portfolios will be structured solely with GISC originated quality loans that are current with current assigned collateral.

Secured Loan Pool

- A High Yield return for investors
- GISC will originate and service a \$100 million dollar pool of structured loans for assignment to Investor. With additional leverage portfolio size can grow to \$350 Million.

Yield to Maturity

- Unleveraged loans are underwritten to yield 8% to 18%
- 1 year prepayment that will increase the cash on cash yield about 15%.
- Leveraged Large Cap Loans will be able to yield 25% to 40%
- Diversified pool of 1 to 5 year loans with a blended yield of 22% plus.

Collateral and Coverage

- Loans are issued at 45-70% LTV with call protection at 115 to 135% of issue price. Collateral to loan value of 1.40 to 2.20.
- All collateral is held at Custodial Account under GISC Secured Loan Agreement with ownership rights transferred to GISC until loan terms are met.*Subject to move to Prime Broker.

Loan Assignment Process

- Secured Revolving Loan agreement and Note between GISC and Investor
- Security Agreement
- Inter-creditor Agreement.
- Assignment of GISC' Security Interest to Investor
- Assignment of loan agreements to Investor
- Related ancillary agreements with Custodial Broker Dealer.

Portfolio Servicing and Monitoring

- GISC' proprietary software system provides the collateral value monitoring for all Secured Loan Agreements (see process diagram below):
- Gathering of issue pricing data real-time;
- Monitoring of the loan collateral value ;
- Notify loan principals and GISC investments as collateral value approaches 125%, 135%, and 145%.

Interest Payment Processing

- Interest Payments received post pre-paid term are collected by GISC via the custodial account and passed quarterly to Investor.
- Annual Servicing Fee of 50 basis points on assets; deducted from quarterly payments.

Strategy – Loan Servicing/Operations

GISC will perform certain servicing and administrative functions with respect to the Loans, and thus be entitled to receive a Service Fee from the portfolio. GISC will monitor the loans and maintain all covenants of the Secured Loan Agreement and Assignment Agreement as administrator.

- ▶ Services and administrates all loans to maturity
 - Throughout the collateral acquisition/underwriting process stocks are monitored for potential credit issues
 - GISC will issue a monthly review on all holdings
 - Distribution of Interest Payments

- ▶ Performs active investment monitoring and investor communication
 - Monitor market prices on the assigned collateral
 - Trade accordingly to the collateral agreement with the borrower¹

¹When spreads between collateral price levels over liability expand the GISC team will trade the position to maintain a 50 -70% LTV ratio.

Strategy – Loan Servicing/Operations

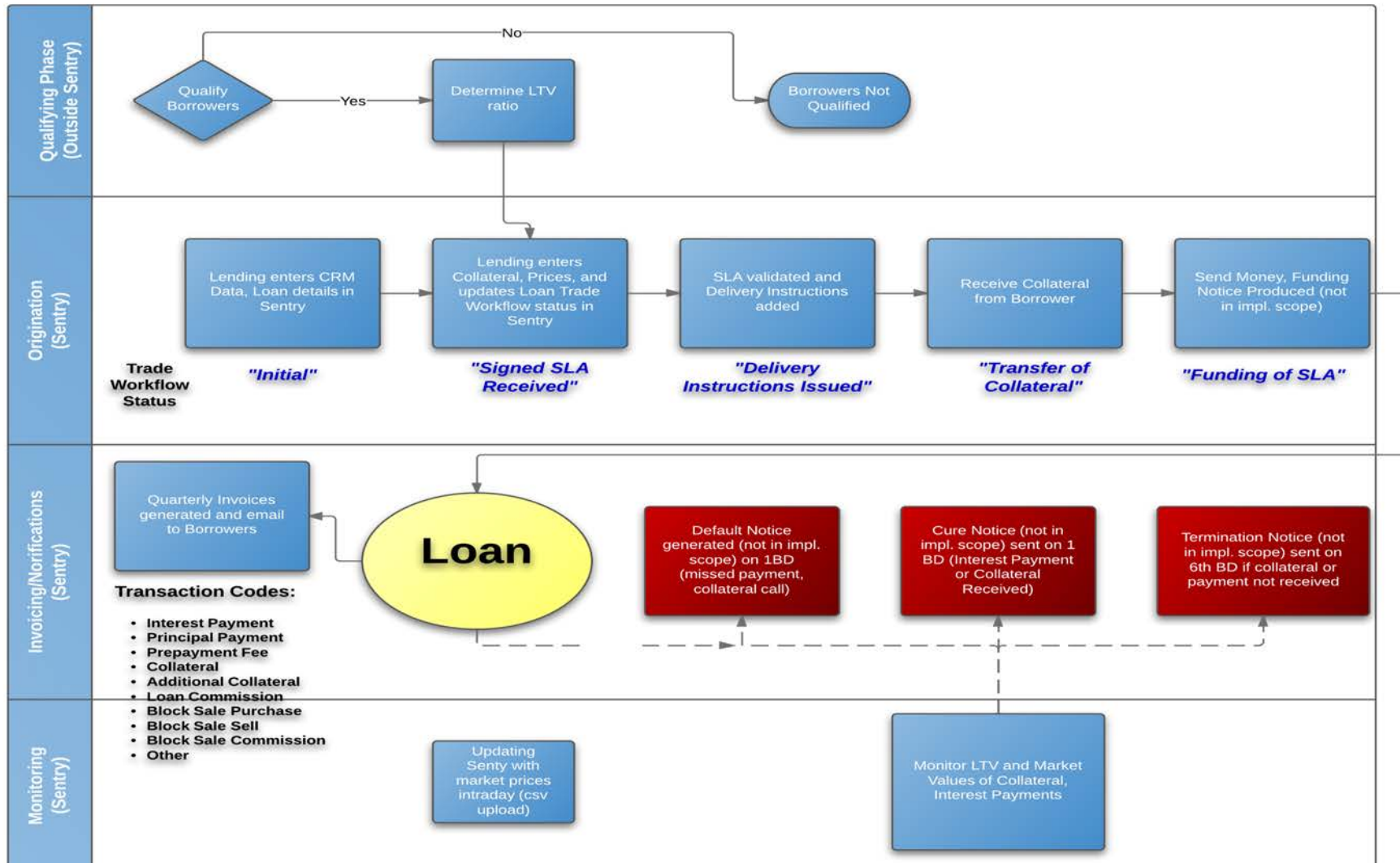
GISC has implemented proprietary software developed specifically to monitor the loans and provide reporting and connectivity to Custodial Accounts. The proprietary system connects to various leading financial industry solution providers to create seamless integration between their products and ours. This program ultimately enhances our offerings and improves our operational efficiency. Connectivity to a broad array of systems and services allows GISC to have access to up-to-date information and results in time and cost savings through automation.

Our Portfolio Manager software is GISC' real-time transaction-based portfolio management tool offering real-time views and reporting on P&L, fund performance, and risk exposures. Additional features include flexible trade capture, multi-currency cross-asset position management, customizable dashboards, an extensive library of reports, auto-reconciliation with service providers, and a variety of additional tools. With PM's tools, GISC is able to make real-time decisions with the confidence of up-to-the-minute position and performance numbers

- Real-time Profit & Loss
- Cash Management
- Automatic Reconciliation
- Performance Measurement and Attribution
- Flexible Fund Hierarchy
- Drag & Drop Reporting
- Workflow Engine & Scheduler
- Automatic data feeds and corporate action processing
- Full user permission and auditing

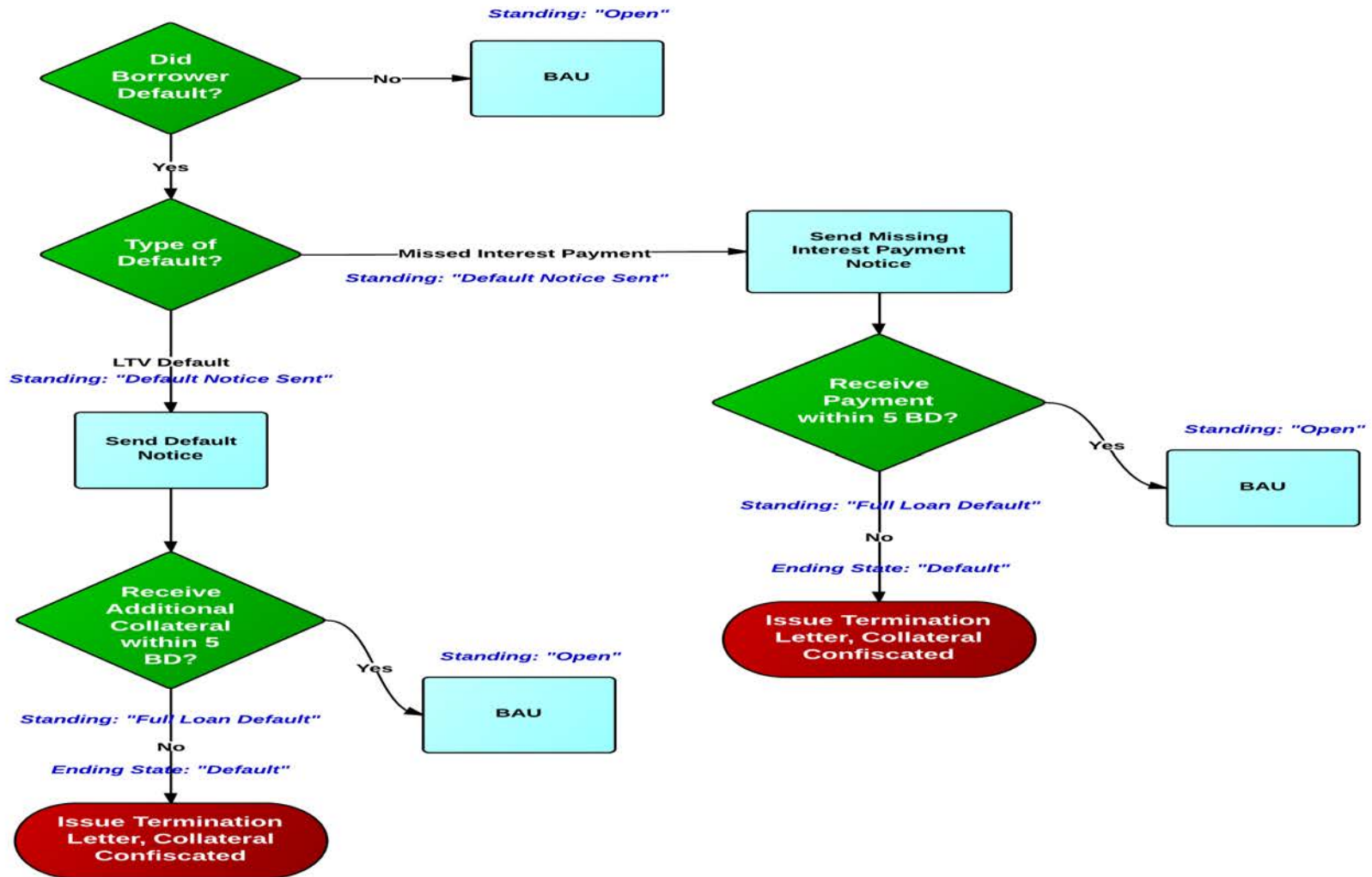
GISC Workflow Snapshot

GFS PROCESS



GISC Workflow Snapshot

GFS DEFAULT PROCESS



GLOBAL Investment Services Corp.

ANALYSIS VARIABLES	
Fund Size	\$50,000,000
Loan Ratio	40%
Block Ratio	60%
Loan Leverage %	50%
TV on Loans	50%
Avg. LTV at Default	125%
Loan Default Rate (Q4-yr 2)	6.00%
Avg. Block transaction size	\$5,000,000
Avg. Block placement / month	5
Block Duration (yr)	6.00%
Yr. Loan amount	\$10,000,000
Management Fee (annual on AUM)	2.00%
Annual Origination Fee (on interest & discounts collected)	0.50%
Interest Rate (annual)	10.00%
Block Discount	15.00%
Number of Blocks per Month	4
Series B Fund Guarantee	10.00%
Client Profit Sharing	35.00%
Yr. Term of Loan (yrs)	3
Top Up Rate	6.00%

	YEAR 1				YEAR 2				YEAR 3			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Client Principd (including reinvested earnings)	50,000,000	52,344,063	94,451,063	111,753,331	133,866,230	202,393,938	287,807,337	398,206,028	557,757,908	754,856,338	1,006,556,548	1,289,623,079
Investable Principd	50,000,000	57,500,000	188,000,000	242,450,000	312,050,000	525,532,230	792,304,250	1,137,680,350	1,636,793,350	2,254,522,363	3,044,206,119	3,934,854,311
Maximum Principd Leverage Value	60,000,000	69,000,000	225,600,000	290,940,000	374,460,000	630,638,700	950,765,100	1,365,216,900	1,964,152,300	2,705,427,355	3,653,047,383	4,721,825,388
Leveraged Principd	60,000,000	69,000,000	225,600,000	290,940,000	374,460,000	630,638,700	950,765,100	1,365,216,900	1,964,152,300	2,705,427,355	3,653,047,383	4,721,825,388
Loans Principd	30,000,000	34,500,000	112,800,000	145,470,000	187,230,000	315,319,330	475,382,530	682,608,430	982,076,230	1,352,713,778	1,826,523,071	2,360,912,389
Block Principd	30,000,000	34,500,000	112,800,000	145,470,000	187,230,000	315,319,330	475,382,530	682,608,430	982,076,230	1,352,713,778	1,826,523,071	2,360,912,389
NEW Leverage Principd Originated	150,000,000	190,000,000	9,000,000	150,000,000	71,940,000	83,520,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000
NEW Leverage Loan Principd Originated	50,000,000	45,000,000	4,500,000	75,000,000	35,970,000	41,760,000	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000
NEW Block Principd Originated	75,000,000	45,000,000	4,500,000	75,000,000	35,970,000	41,760,000	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000
Total Originated Loan Principd <= 1 year	75,000,000	30,000,000	34,500,000	109,500,000	70,470,000	157,230,000	227,730,000	227,730,000	266,760,000	300,000,000	300,000,000	300,000,000
Total Originated Loan Principd > 1 year	0	0	0	0	75,000,000	30,000,000	34,500,000	109,500,000	128,608,500	170,368,500	245,368,500	320,368,500
Maturing Loans (Fixed Timing)									16,861,500			
Defaulted Loans > 1 year (Fixed Timing)												
Originated Block Principd	75,000,000	30,000,000	34,500,000	109,500,000	145,470,000	187,230,000	262,230,000	337,230,000	412,230,000	487,230,000	562,230,000	637,230,000
Available Leverage Investment Principd	190,000,000	9,000,000	156,600,000	71,940,000	83,520,000	256,178,700	426,305,100	707,618,400	1,156,554,000	1,747,829,055	2,545,448,383	3,464,226,088
Principd Value Outstanding	150,000,000	60,000,000	69,000,000	219,000,000	290,940,000	374,460,000	524,460,000	674,460,000	807,598,500	957,598,500	1,107,598,500	1,257,598,500
Loans Value Outstanding	50,000,000	20,000,000	23,000,000	73,000,000	96,980,000	124,820,000	174,820,000	224,820,000	263,579,000	313,579,000	363,579,000	413,579,000
Leveraged Loans Value Outstanding	25,000,000	10,000,000	11,500,000	36,500,000	48,490,000	62,410,000	87,410,000	112,410,000	131,789,500	156,789,500	181,789,500	206,789,500
Block Value Outstanding	75,000,000	30,000,000	34,500,000	109,500,000	145,470,000	187,230,000	262,230,000	337,230,000	412,230,000	487,230,000	562,230,000	637,230,000
Leveraged Principd Value Outstanding	150,000,000	60,000,000	69,000,000	219,000,000	290,940,000	374,460,000	524,460,000	674,460,000	807,598,500	957,598,500	1,107,598,500	1,257,598,500
Leveraged Principd Value <= 1 year	75,000,000	30,000,000	34,500,000	109,500,000	70,470,000	157,230,000	227,730,000	227,730,000	266,760,000	300,000,000	300,000,000	300,000,000
Leveraged Principd Value > 1 year	75,000,000	30,000,000	34,500,000	109,500,000	220,470,000	217,230,000	296,730,000	446,730,000	540,838,500	657,598,500	807,598,500	957,598,500
Run Net Timing Before Res												
Prepaid Interest Bared	7,500,000	130,500,000	54,450,000	69,600,000	213,482,200	266,772,000	345,376,500	499,113,000	617,729,200	789,683,100	890,648,200	1,027,523,200
Quarterly Interest Bared (Loans > 1 year)	0	0	0	0	1,875,000	750,000	862,500	1,686,100	2,315,213	4,259,213	6,134,213	8,009,213
Gain on Sale of Default Loan Collateral												
Gain on Top Up of Outstanding Principd												
Gain on Turn of Block		135,000,000	54,000,000	62,100,000	197,100,000	261,846,000	337,014,000	472,014,000	607,014,000	742,014,000	877,014,000	1,012,014,000
Management Fee	(287,500)	(940,000)	(1,212,250)	(1,680,200)	(2,627,661)	(3,961,521)	(5,688,404)	(8,183,969)	(11,272,619)	(15,221,033)	(20,674,272)	(28,811,888)
Interest Service Fee	(250,000)	(287,500)	(940,000)	(1,212,250)	(1,580,250)	(2,627,661)	(3,961,521)	(5,688,404)	(8,183,969)	(11,272,619)	(15,221,033)	(20,674,272)
Transfer Agent Fee	(37,500)	(62,500)	(272,250)	(348,000)	(1,067,411)	(1,333,860)	(1,726,883)	(2,495,565)	(3,088,646)	(3,948,418)	(4,453,241)	(5,137,616)
Custody Fee												
Block Duration Fee												
Portfolio Net Timing	7,212,500	129,560,000	53,237,750	68,039,750	210,854,539	262,810,439	339,688,016	490,929,031	606,456,581	774,462,100	870,973,941	1,002,711,215
Client Guarantee	750,000	1,000,000	3,000,000	4,000,000	12,000,000	16,000,000	24,000,000	32,000,000	40,000,000	48,000,000	56,000,000	64,000,000
Client Profit Share	1,000,000	2,000,000	3,000,000	4,000,000	12,000,000	16,000,000	24,000,000	32,000,000	40,000,000	48,000,000	56,000,000	64,000,000
Client Timing	2,344,063	42,107,000	17,302,269	22,112,919	68,527,741	85,413,406	110,398,616	159,551,936	197,098,396	251,700,116	283,066,516	325,881,116
GISC Total ROI	4.88%	80.44%	18.82%	18.78%	81.18%	82.30%	86.86%	89.87%	88.34%	89.34%	88.12%	88.87%
RUND ROI	14.48%	228.82%	28.82%	28.04%	87.87%	88.81%	92.87%	95.88%	94.88%	95.88%	94.88%	95.88%
Collateral Value	238,235,294	120,000,000	138,000,000	438,000,000	581,880,000	748,920,000	1,048,920,000	1,348,920,000	1,615,197,000	1,915,197,000	2,215,197,000	2,515,197,000
Collateral Value on Original Loans	150,000,000	60,000,000	69,000,000	219,000,000	290,940,000	374,460,000	524,460,000	674,460,000	790,737,000	940,737,000	1,090,737,000	1,240,737,000
Collateral Value on Original Blocks	88,235,294	35,294,118	40,588,235	128,823,529	171,141,176	220,270,588	308,505,882	396,741,176	484,976,475	573,211,700	661,447,000	749,682,350
Loan Value Reaching Term												

3 Year Forecast

Initial Coin Offering

Stage 1

Presale for Stage 1

GISC LoanCoin will organize a presale to fund the launch of the alpha release of the GIS, to set up the ICO contract and to organize the ICO and the legal structures. The participants to the presale will receive 325 GIS / 1 ETH during the ICO for funds invested during the presale.

Presale = 30% Bonus

Bonus: During the ICO our Pre-Sale backers will receive a bonus of 30%: 325 GIS / 1 ETH
The goal of our presale is to collect the ETH equivalent of 200,000 to 300,000 USD.

Further information on the presale will be made available on our website <http://crypto.giscorponline.com>

ICO

The goal of our ICO is to collect funding to finance the origination of high yield structured loans backed by liquid equities listed on non-US exchanges; primarily in the Asia Pacific and EU markets to produce ROI to GIS token holders.

Minimum funding: 2,500,000 USD

Hard Cap: 25,000,000 USD

Duration: the ICO will last for a maximum of 90 days. The ICO may be closed 24hr after the cap has been reached.

Price: 250 GIS / 1 ETH invested (in ETH equivalent)

Presale = 30% Bonus

ICO Week 1 = 20% bonus on first 10m tokens sold

ICO Week 2 = 15% bonus on next 20m tokens sold

ICO Week 3 = 10% bonus on next 30m tokens sold

After Week 3, no bonus

Initial Coin Offering

ICO Duration

The ICO runs in two stages for 90 days or until all tokens have been allocated or burned. Our goal is to ensure fair and balanced access for small and larger investors, end users, and the overall community. For this reason, without causing undue burden on the Ethereum network, we have decided to implement an accelerator or discount function for early birds.

Use of Proceeds

The total proceeds will be allocated as follows:

60% will go into both Structured and Crypto loan origination portfolio and Block transactions. Loan to Block ratio is 40/60.

40% will go to multiple uses broken down as follows:

15% will be used for operations

15% (5%,3%,2%,5% respectively to crypto currency platform development, legal, human resources & security, marketing),

10% will be stored in a reserve fund of at least 25% ETH and 25% BTC and up to 50% cash.

This breakdown of the 10% is used in the following ways:

- The 50% fiat will be used for additional loan capacity. Structured loans are larger than any anticipated Coin Based loans and reserves may be needed to met the high demand.
- The 25% ETH will be used for payouts to token holders.
- The 25% BTC will be used for Coin Based loans in BTC

How It Works

1.ICO participants send funds to the Ethereum Smart Contract above.

2.The Smart Contract mints **GIS** tokens instantly and sends them directly to the user's wallet.

3.Once the ICO has been completed (total duration or maximum tokens issued) the Ethereum funds are transferred to the fund's wallet.

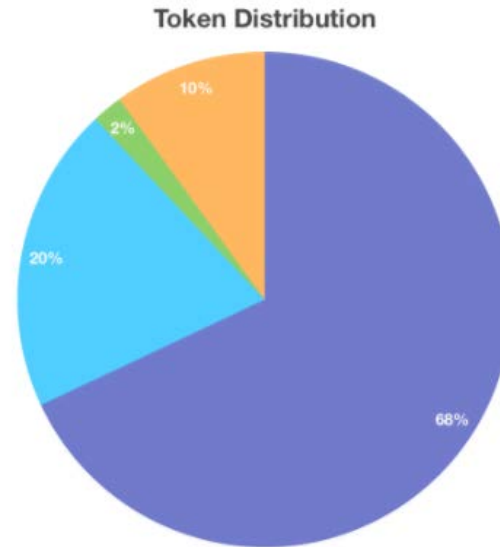
What Token Holder Get

Token holders profit from the value increase in digital assets through a proof-of-membership in the **GIS** Token. In addition, they participate in the distribution of fund net profits; if any, as quarterly payment. Token holders receive their distribution through a smart contract as Ether payment.

Net Profit Distribution 25% of net profit is distributed to holders of **GIS** tokens.

Initial Coin Offering

Token distribution



- 20% of the distributed tokens during the ICO are assigned to the founders. 50% of these tokens are vested over 6 months the other 50% are vested over 1 year.
- 2% of the distributed tokens during the ICO are assigned to the advisors. 50% of these tokens are vested over 6 months the other 50% are vested over 1 year.
- 10% of the distributed tokens during token sale will be used to fund a bounty program for Pre-Sales and ICO early purchase bonus.

Token buy back program

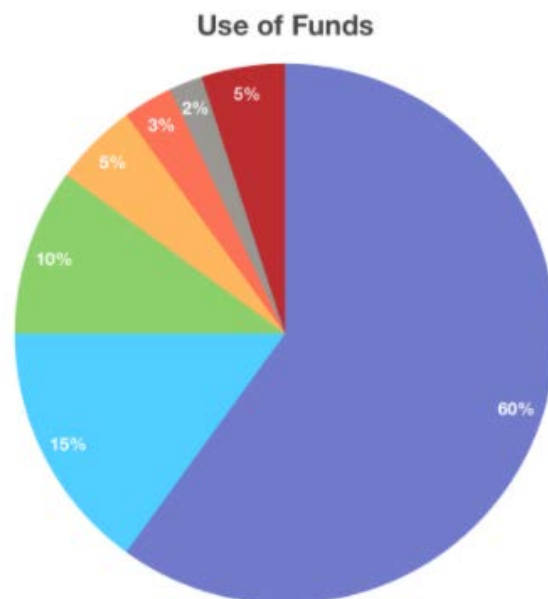
As Global Investment Services is generating profit the **GISC LoanCoin** team will set up a token-buy-back program to generate additional token value. Reducing the circulation creates value in scarcity, and it's an additional tool to reward **GISC LoanCoin** investors for their continued support. This will not change the way GIS token holders can buy or sell on any exchange. The proposal in its simplest form is a new way of rewarding holders of a new asset class.

- End of YR1 GIS Token holders will have the option of redemption at ICO price + 10% or Market Value.

Initial Coin Offering

Projected use of contributions

The majority of the contributions will be used for the to finance the origination of high yield structured loans backed by liquid equities listed on non- US exchanges; primarily in the Asia Pacific and EU markets and supporting activities. The necessary funds will be allocated to national to facilitate the portfolio increase.



- From the total proceeds, 15% will be used for operations
- 5%,3%,2%,5% respectively to (crypto currency platform development, legal, human resources & security, marketing),
- 10% will be stored in a reserve fund of at least 25% BTC, 25% ETH and max. 50% cash, and
- 60% will go into funding Structured and Crypto loan origination portfolio and Block transactions.

GISC LoanCoin Token

NAME: GIS

TOKEN DISTRIBUTION: ERC-20 token sent to your Ethereum wallet.

Stage 2

QUANTITY: 100,000,000 GIS in circulation

Price: 750 GIS Tokens = 1 ETH + 20% Bonus

RAISE: 60,000,000 GIS/Or remaining tokens after Stage 1

Second Stage ICO Opens: September 13, 2017 12:01 AM UTC

Second Stage ICO Closes: November 13, 2017 12:01 AM UTC

Unsold Tokens Burned

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Proceeds from GIS token sales are used to fund Crypto Loans originated by Global Investment Services Corp.

During the ***GISC LoanCoin*** ICO we offer the possibility to fund the company in ETH (in ETH equivalent) and receive GIS tokens in exchange. The more crypto loans underwritten and profits from crypto loans obtained the greater the ROI to the GIS token holder. The more the demand for GIS tokens should benefit from correlated market value increases with the rapid increase in the crypto values and adoption over time, providing an ROI to our holders.

Cryptocurrency Lending Platform

Opportunity

Blockchain technology is an emerging technology and has begun to threaten the market dominance of the current systems with disruption businesses such as Uber and AirBnB which are two examples of decentralized systems for sharing services. With the prodigious growth in crowdsourcing and open source community collaboration, **GISC LoanCoin** delivers a funding mechanism for Crypto Loans to business owners, individual crypto coin holders, and institutional clients. The GISC blockchain-based platform utilizes ERC-20 smart contracts to enable its token holders to participate in the funding of companies and individuals globally in need of capital through structured Crypto loans. GISC will be the first company to market crypto currency loans using customized terms with LTV's and low Interest Rates against major coins such as BTC, Ethereum, and LTC and select Alt-Coins which meet our lending criteria. GISC will utilize its blockchain platform for non-smart contract loans and P2P platforms such as ETHlend for ERC-20 coins will serve as the main marketplace for borrowers. Loan selection is based on a proprietary scoring system that has proven to be profitable since inception and applied to crypto loans. Proprietary software similar to Sentry Portfolio Manager will automate the loan servicing process and portfolio monitoring. The Investment Manager has been in the secured lending business since 2002 and has a track record for delivering a high yield return from originated and serviced collateralized loans. By the Token being funding for the crypto loans, It allows the Token holders to receive a constant distribution of profits as a pass through of Interest payments and overall profits.

Market

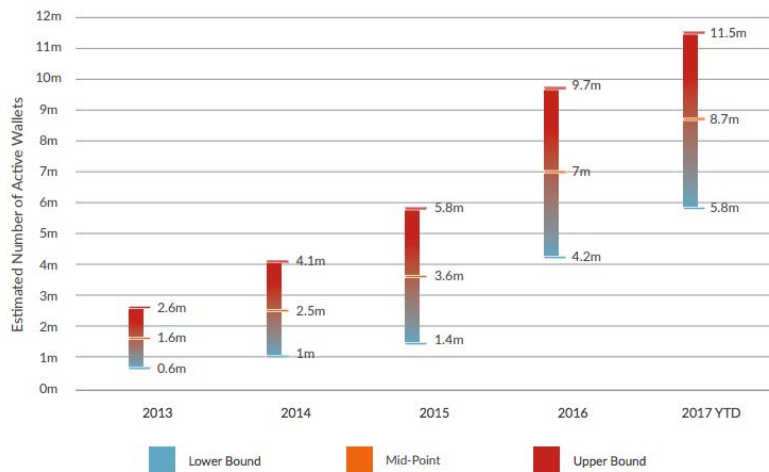
P2P & marketplace lending have had a profound impact on millions of individuals and small businesses around the world which had been left "credit-deprived" by banks in the wake of the 2008-09 financial crisis. Alternative lenders like Global Investment Services Corp provide a new form of lending that eliminated the middleman (i.e. the bank). The effect has been tremendous with Morgan Stanley predicting P2P lending to reach a global size of \$490 billion by 2020. Unlike many ICO's Global Investment Services Corp. is an existing business with the market and infrastructure already in place to immediately produce profits for **GISC LoanCoin**. The Management of the existing business brings more than 15 years of origination and servicing of collateralized loans and received over \$4 billion of loan requests over the last two years. Many of these request were left unfulfilled due to lack of traditional funds. Our network of agents provide a constant demand which has increased year over year. With the combination of funding from the **GISC LoanCoin** and leverage from a Prime Brokerage account our anticipated ability for financing transaction will exceed \$250 million USD. (3 YR Projections below)

Industry Growth

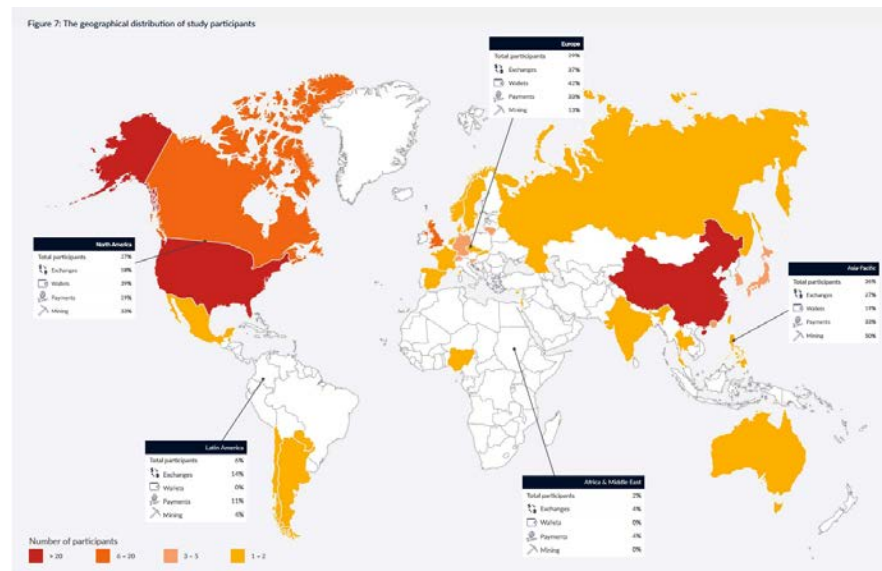
Alternative lending is now mainstream. Bitcoin, Ethereum, and other cryptocurrencies have captured massive investor interest and are on their way to disrupting how currencies and many financial services work. Cryptocurrency lending is the next stage of financial evolution and will allow alternative lending to grow roots across the world. It will allow for faster and cheaper transactions on one side; and as more trade gets denominated in cryptocurrencies, it will remove the inherent currency risk evident in all cross-border lending. The most important thing is that it removes government regulators and mega banks as gatekeepers to capital. This autonomy is the biggest innovation of cryptocurrencies lending.

Up until now, both of the fintech revolutions (cryptocurrencies and P2P lending) had been operating independently without much interaction with each other. With the advent of cryptocurrency-focused alternative lenders like Global Investment Services Corp, we can see the congruence of these two technologies for a more sophisticated lending product. There are multiple closed markets in the world which are not accessible to outside investors. Without access to credit, the borrower loses an opportunity to grow and enter a formal credit economy. Cryptocurrencies sidesteps all these issues. Being a stateless currency, there is no regulator, and you just need an internet connection to take part as the growth in wallets and users below demonstrate.

Figure 38: The current number of estimated active wallets ranges between 5.8 million and 11.5 million



Note: no wallet data available for some wallet providers prior to 2016

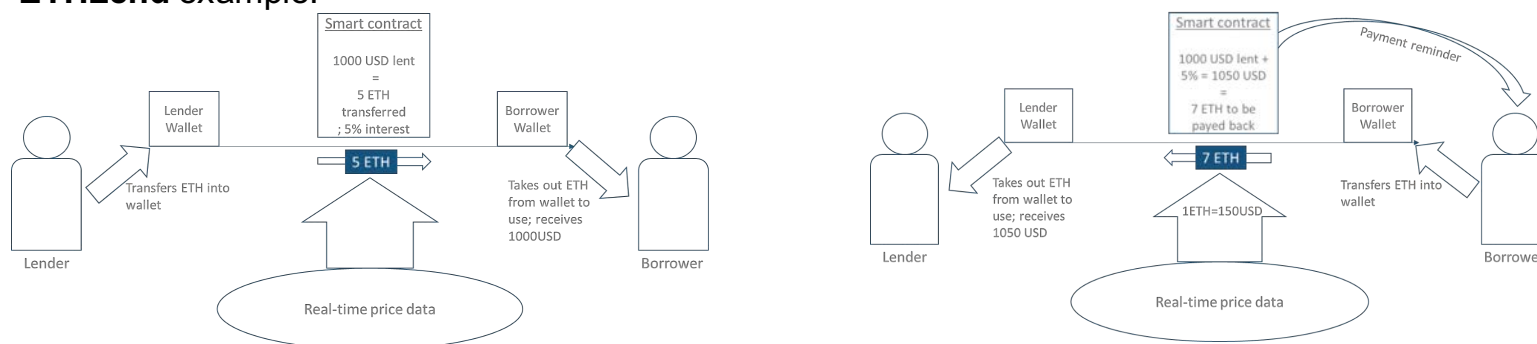


FIAT – Pegged Loans in Decentralized Lending

At the close of our ICO GISC LoanCoin shall use 20% of financing allocated for Loan Origination to fund FIAT pegged loans. They contain all benefits of a decentralized lending solution with a strong value stability. Decentralized Fiat Currencies (DFC) are cryptocurrencies that are pegged to a local currency. People feel confident about using their national currencies, and DFC gives us the means to integrate the most used forms of exchange into the blockchain infrastructure. Ethereum-based ERC-20 tokens are perfect to use as a collateral as the advent of the Smart Contract makes the process simpler. The smart contract conducts all transactions based at the time agreed and uses real-time market data to ensure GISC receive its interest as expected.

With blockchain service providers such as **ETHLend**, **Brickblock**, and **CoinEquityLoan** providing marketplaces to connect us to borrowers the platform makes investing easier for existing cryptocurrency-only users as well as those who don't wish to deviate from the conventional financial instruments to play in both fields with GISC.

ETHLend example:



At the end of a trade GISC will receive 1050FIAT worth of ETH, no matter what value changes ETH might have had at that point in time, everything will be calculated and taken care of in real-time without GISC or the borrower performing any action. GISC made returns from the loan and the borrower had time and money to use as they see fit without either side worrying about price volatility.

CoinEquityLoan example: [Video Presentation](#)

FIAT – Pegged Loans in Decentralized Lending

While currently only Ethereum based ERC-20 smart contract loans are available we see that Bitcoin and NEO have begun the process of instituting smart contracts. As these markets open GISC will look to add to them to its lending platform with the intent of being the leading coin based lender of choice. Until that evolves we will offer non-smart contract loans for established coins such as Bitcoin, LiteCoin, and Alt-coins such as Stratis via the GISC blockchain platform. (See GISC Blockchain Platform)

The initial implementation supports the price feed for 32 fiat currencies:

"USD", "EUR", "JPY", "GBP", "AUD", "CAD", "CHF", "NZD", "CNY", "RUB", "MXN", "BRL", "INR", "HKD", "TRY", "ZAR", "PLN", "NOK", "SEK", "DKK", "CZK", "HUF", "ILS", "KRW", "MYR", "PHP", "RON", "SGD", "THB", "BGN", "IDR", "HRK".

The concept is entirely based on the idea to reduce risks and enable all parties to use their loan in the real world. The borrower transfers their received ETH into FIAT and uses it for their needs. After the trade the borrower turns FIAT back into ETH at the current rate and transfers it back to GISC + interest. The entire concept is designed to increase real-life usage opportunities and is also perfectly suitable for loans that have a long running time. It only works perfectly when both parties transfer to ETH only when needed, to avoid the volatility. Even if one party would hold the received ETH the contract would still work. If I lend 4 ETH equaling 1000USD, then over time the value of ETH increases and I receive 3.5 ETH equaling 1050USD at the end of the trade it seems like I made a loss in ETH, but I didn't really make a loss in FIAT. This allows GISC to actively diversify its portfolio by investing in additional loans where GISC receive interest in FIAT making it safer.

FIAT-pegged loans offer a low volatility, great real-life usage and realistic interest rates. With GISC crypto coin holders are able to use decentralized loans at fair market prices anywhere in the world with minimal risk. At the same time GISC receive safe interest profits without worrying about crypto volatility as our programs will implement LTV's and floor pricing levels to preserve coin value. This adds to the ROI percentage of GISC LoanCoin token holders.

GISC Blockchain Platform

The goal of Global Investment Services Corp., is two-fold. First, to integrate with the current Structured Loans into the blockchain model. Second, the company aims to offer the ability to fund crypto coins for lending products to any blockchain platform:

- P2P - The volume of global P2P payments and remittances is eclipsing \$1 trillion yearly
- B2B - funding to cash flowing businesses for short term capital needs

Figure 68: Origin of customers segmented by payment activity types

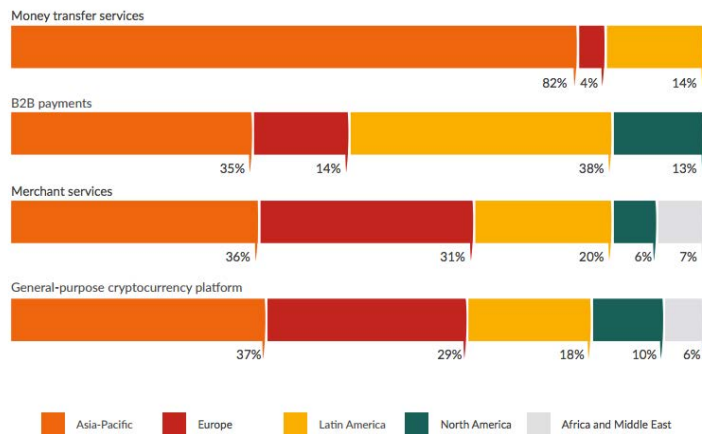
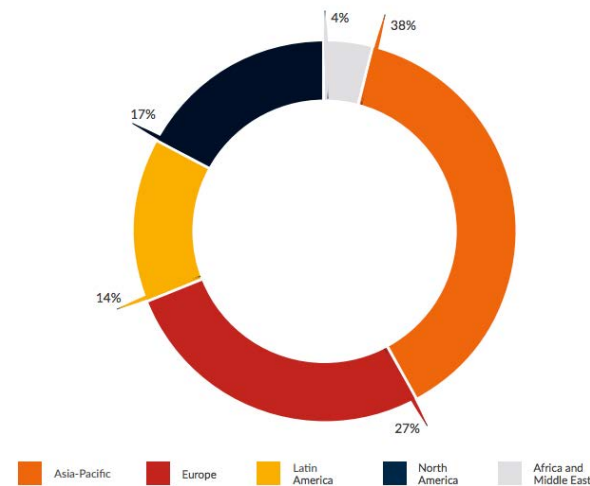


Figure 97: Cryptocurrency user share by region (based on combined wallet and payment provider data)



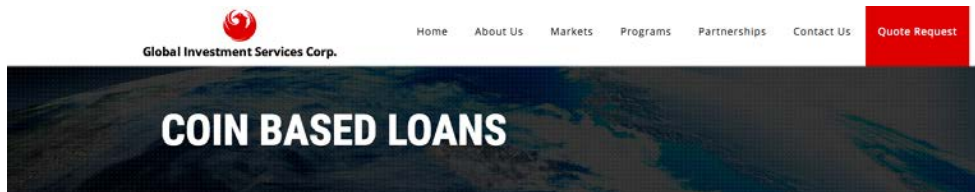
We anticipate funding smaller amount loans with shorter terms than the current Structured loan model which averages from \$5 to \$10 million and 3 years in length. With the increased number of transactions, lower transaction cost, and repeat borrowers we anticipate ROI can be managed at levels comparable to our secured loans. We seek to enter this market immediately at the end of the ICO.

GISC Blockchain Platform

Global Investment Services Corp., will offer Packaged Crypto loans and Customizable Crypto loans on its blockchain platform.

▪Packaged Crypto Loans – listed on the GISC site for borrowers to simply find agreeable terms and execute smart contract. These loans will also be available on other lending marketplaces for borrower selection. Select Alt-Coin loan packaged terms will be listed for non-smart contract based borrowers to select.

▪Customizable Crypto Loans - Non-smart contract funding for Alt-Coins allow the borrower to submit a loan request tailored to their needs. GISC will evaluate and return to the borrower terms if acceptable.

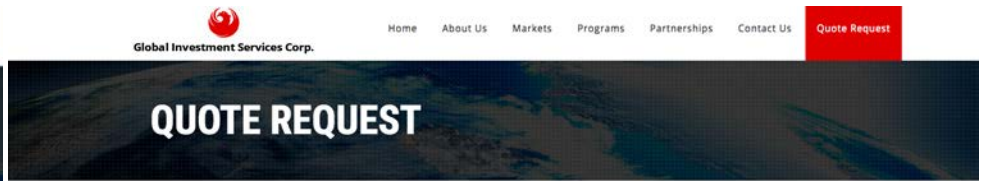


COIN BASED LOANS



GISC blockchain-based platform utilizes ERC-20 smart contracts and non-smart contract Crypto loans. GISC offers **Packaged Crypto Loans** listed on site and with other lending platforms as main marketplace for borrowers and **Customizable Crypto Loans** using customized terms with LTVs and low Interest Rates against major coins such as BTC, Ethereum, and LTC and select Alt-Coins which meet our lending criteria. Our process maintains the security and discretion that blockchain users desire.

- Minimum Market Capitalization of \$100mm
- LTVs (Loan to Values) from 25% – 100%
- Terms from 1 week – 1 year
- Fixed Interest Rates
- Interest Payments made based on loan length
- Principle and Interest due at the end of term of the loan
- Non-Recourse
- Maintenance Calls at 125% above LTV
- Direct Smart Contract funding/Non-Smart Contract Escrow available
- Collateral will be held in a highly secure, multi-signature wallet



QUOTE REQUEST

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SUBMIT

GISC Blockchain Platform

Packaged Crypto Loans

Packaged Crypto Loans – listed on the GISC site for borrowers to simply find agreeable terms and execute smart contract. These loans can also be available on other lending marketplaces for borrower matching. Select Alt-Coin loan packaged terms will be listed for non-smart contract based borrowers to select.

- Minimum Market Capitalization of \$50mm
- Trading volume
- LTV's (Loan to Values) from 25% – 100%
- Terms from 1 week – 1 year
- Low Fixed Interest Rates
- Interest Payments made based on loan length
- Principle and Interest due at the end of term of the loan
- Non-Recourse
- Maintenance Calls at 125% above LTV
- Direct Smart Contract funding/Non-Smart Contract Escrow available
- Collateral will be held in a highly secure, multi-signature wallet

Loan Listings

GISC site will allow borrowers to browse for a variety of coins and loan structures which can be accessed by clicking on the listed loan of choice and review terms and execute the smart contract without any delay.

Eligible Crypto Collateral

Established Coins:

Bitcoin
Ethereum
LiteCoin

Alt-Coins:

Neo (NEO) Qtum (QTUM)
Stratis (STRAT) District0x (DNT)
OmiseGo (OMG) Metal Pay (MTL)

BTC	\$4519.00	+ 4.2%	38.7
BTC	R258000.00	+ 0.2%	62.9
ETH	0.08102233	+ 2.6%	2774.3
LSK	0.00127839	- 13.4%	1319
WAVES	0.00116255	- 4%	724.1
DASH	0.07985455	- 2.5%	487
NLC2	0.00010800	+ 18.7%	136.9
VK	0.00010700	0%	93.3
SEN	0.00001007	- 77.7%	34.6
BCC	0.11500001	- 15.7%	34.1
LTC	0.01370005	- 7.5%	30.2
EMB	0.00000011	+ 83.4%	22.7
BIT16	0.00000686	+ 670.8%	21.3
ETH	R20803.20	+ 2.5%	19.9
ETH	\$364.27	+ 6.3%	15.3
HTML5	0.00000003	0%	13.9
DGB	0.00000333	- 4.1%	13.9
PING	0.00004331	+ 0.3%	13.3
DOGE	0.00000041	- 2.4%	12.7
EDIT	0.00000001	- 50%	10.5
SYS	0.00004731	+ 27.9%	10

GISC Blockchain Platform

Packaged Crypto Loans and Customizable Crypto Loans alike are subject to analysis from GISC proprietary model to determine the merit of a coin for collateral. This is a function of risk management which has been effective for years in our real world lending practice and evolved to be effective using blockchain metrics. This will continue to be enhanced as GISC grows in the crypto coin lending space.

The Bitcoin Volatility Index

Latest 30-Day Estimate

4.00%

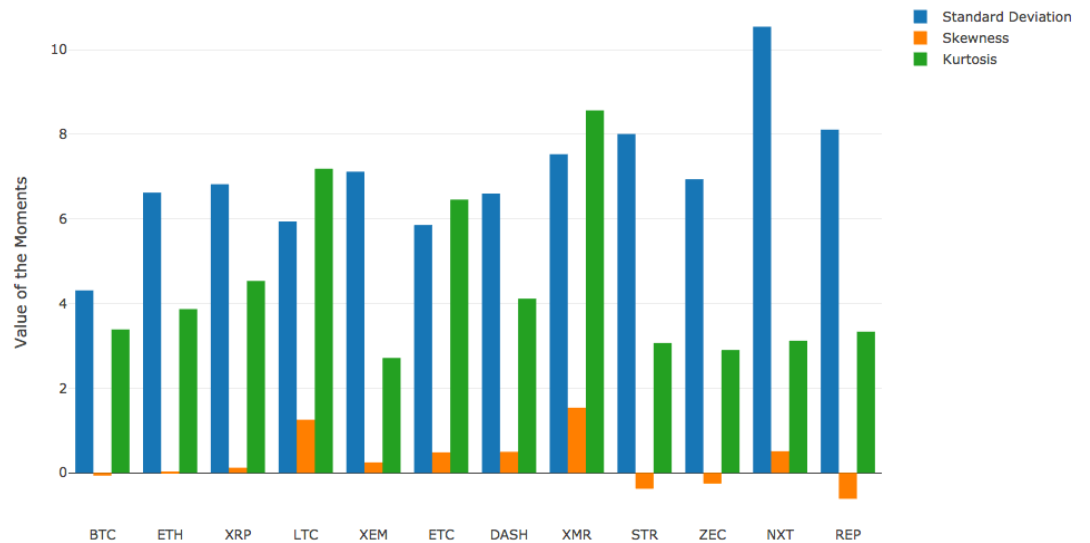
Latest 60-Day Estimate

5.39%

Bitcoin Volatility Time Series Charts



Descriptive Statistics of Returns



GISC Blockchain Platform

Customizable Crypto Loan Process

Request a Quote

Our process gets started with simple details about your coin and the amount of funding needed. Borrowers are contacted by providing their Signal or Telegram account for secure communication with borrower after an inquiry to confirm we have the details needed to process the transaction effectively and efficiently.



Analysis of Coins

GISC employs a proprietary model against the coin which factors include standard deviation (aka volatility), skewness, and kurtosis of cryptocurrency returns. These statistics are moments of the probability density functions of cryptocurrency returns. Volatility is in units of %/day, and the skewness and kurtosis are dimensionless. A positive skewness means the peak of the distribution is shifted to the left (i.e. peak is towards a lower price) and a negative skewness means the peak is shifted to the right (i.e. peak towards a higher price). Kurtosis is a measure for how heavy the tails of the distribution are, and a larger kurtosis signifies a heavy-tailed distribution. (Development and automation of this model in Stage 2)



Transaction Terms

GISC customizes each transaction terms differently. We first determine the liability of the coin, and then calculate a loan-to-value (LTV) ratio and fixed interest rate based on an assessment of both short-and long-term risk parameters allow GISC to avoid any negative liquidity event in case of a devaluation of borrowers coin. The LTV lending protocol and Maintenance Call features secures principle downside whereas other lenders are expose to currency valuations. Other lenders in this space fail to incorporate standard deviation (aka volatility) of the major cryptocurrency into their model. We work with you to address your goals and concerns, and then collaborate on mutually agreeable terms.



Finalize Transaction

Once mutually agreed terms are in place the borrower initiates the coins to be transferred to the GISC multi-signature wallet directly or via escrow to enhance borrower confidence. We execute transactions quickly on notice of receipt to wallet or escrow. Payment terms range from interest only payments weekly to quarterly fixed interest only payments for longer terms.



Final Payment

At the end of the term, borrowers repay the transaction balance to GISC with Interest. Once your balance is repaid in full, GISC returns the coins to borrower. It's that simple.

Future Integrations

GISC will continue to add to its loan programs as the marketplace comes into the mainstream. Several lending options we will roll out as ICO funding permits:

Individuals

- Long-term investors
- Day traders
- Pay Day loans

Business/Enterprises

- Remittance Service
- Payment Processors
- Miners
- Term Financing
- Lines of Credit
- Business Cash flow funding

The implementation will support the price feed for 32 fiat currencies:

"USD", "EUR", "JPY", "GBP", "AUD", "CAD", "CHF", "NZD", "CNY", "RUB", "MXN", "BRL", "INR", "HKD", "TRY", "ZAR", "PLN", "NOK", "SEK", "DKK", "CZK", "HUF", "ILS", "KRW", "MYR", "PHP", "RON", "SGD", "THB", "BGN", "IDR", "HRK".

Global Investment Service Corp is an existing company with a variety of products and programs including non-recourse stock loans, equity lines of purchase, structured transaction financing and coin based loans. GISC have an experienced team capable of delivering a profitable and original operation built on the blockchain to become the premiere lender in the marketplace.

To participate in their ICO, visit www.crypto.giscorponline.com

Disclaimer

The following Terms and Conditions ("Terms") govern the sale of the cryptographic token — ***GISC LoanCoin*** Token ("GIS") — to purchasers of GIS ("Purchasers" collectively, and "Purchaser" individually).

The GISC LoanCoin Platform is being developed by the Evancement team, and will continue to be developed by some developers as well as under a more formalized contracting or employment relationship for other developers. This document is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction. Participation in the crowd sale will not provide you with a "security" or "equity" stake in this project. The ownership of GIS Tokens is a profit based return and not intended to be any form of loan based return. The digital token known as "GIS" is only useful for identifying your contribution to the crowd sale. If the platform is successful, owners of GIS tokens will be receiving payments of ETH in acknowledgement of their support. This document describes the GISC LoanCoin ICO Sale in which the cryptographic token ("GIS") is sold, as well as the initial creation of the token. Parties may be interested in purchasing GIS (the token) in the GISC LoanCoin ICO Sale to support the development of the GISC LoanCoin Platform. Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of acquiring the token early in the GISC LoanCoin ICO Sale versus waiting to purchase GIS on open, third-party exchanges once operational.

IMPORTANT

Ownership of GIS carries no rights expressed or implied. Purchases of GIS are non-refundable. Purchasers should have no expectation of influence over governance of the platform. By participating in the sale of GIS, you acknowledge and represent that you have carefully reviewed the Terms and fully understand the risks, costs, and benefits of purchasing GIS and agree to be bound by these Terms. As set forth further below, you further represent and warrant that, to the extent permitted by law, you are authorized to purchase GIS in your relevant jurisdiction, are of a legal age to be bound by these Terms, and will not hold GISC LoanCoin, its parent and affiliates, and the officers, directors, agents, joint ventures, employees, developers, volunteers and suppliers of GISC LoanCoin or our parent or affiliates, now or in the future and any other member of the GISC LoanCoin Team (collectively all people who contribute to the GISC LoanCoin platform) liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to the sale of GIS.

Obligation to Determine If Purchaser Can Purchase GIS in Purchaser's Jurisdiction

The GISC LoanCoin ICO Sale constitutes the sale of a legal software product under Cayman Islands law. This product sale is conducted by Global Investment Service Corp., a Cayman Islands organization, operating under Cayman Islands law. It is the responsibility of each potential Purchaser of GIS to determine if the Purchaser can legally purchase GIS in the Purchaser's jurisdiction.

Acceptance of Terms and Conditions of the GIS Sale

As a first step in the purchase process, GISC LoanCoin will present the Purchaser with these Terms, and any other associated documents, along with a checkbox. By clicking the checkbox, the Purchaser (i) consents and agrees to the Terms and the GISC LoanCoin Token Product Purchase Agreement; (ii) represents and warrants that the Purchaser is legally permitted to purchase GIS in the Purchaser's jurisdiction and is legally permitted to receive products of Cayman Islands origin (iii) represents and warrants that the Purchaser is of a sufficient age to legally purchase GIS or has received permission from a legal guardian who has reviewed and agreed to these Terms; (iv) represents and warrants that the the Purchaser will take sole responsibility for any restrictions and risks associated with the purchase of GIS as set forth below; (v) represents and warrants that Purchaser is not exchanging Ether (ETH) for GIS for the purpose of speculative investment; (vi) represents and warrants that the Purchaser is acquiring GIS for supporting the development of a platform for supporting open source contributions, or to facilitate development, testing, deployment and operation of decentralized applications on the Ethereum Platform; and (vii) represents and warrants that the Purchaser has an understanding of the usage and intricacies of cryptographic tokens, like BTC, and blockchain-based software systems.

Independent Confirmation of Purchases

During the purchase process on the <https://crypto.giscorponline.com> website, GISC LoanCoin will provide Purchasers with a unique intermediary ETH address. Using this address, Purchasers can track and confirm that the Purchaser's ETH has been received at that address. Knowledge of the unique intermediary ETH address does not constitute a purchase receipt or indicate in any way that any party possessing such knowledge has rights to or ownership of the purchased GIS.

Loss of the Purchase Password Will Cause the Loss of the Purchased GIS

As part of the purchase process, and in order to purchase GIS, the Purchaser will need to provide an ETH address. The Purchaser ETH address will be used to send the GIS token to. The Purchaser ETH address will store the purchased GIS. Purchaser must keep the Purchase ETH address Password safe and not share it in any way or with anybody. The Purchase ETH address Password is essential for accessing the Purchaser's GIS. Purchaser's loss of the Purchase ETH address Password will cause the loss of the purchased GIS. Unauthorized access by any party to a Purchaser's ETH address Password along with access to the Ethereum wallet, will enable that unauthorized party to access the purchased GIS and the GIS will be lost. By purchasing GIS, and to the extent permitted by applicable law, the Purchaser agrees not to hold any of the GISC LoanCoin Parties liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to, Purchaser's failure to properly secure and keep private the Purchaser's ETH address Password and/or the Purchaser's Ethereum wallet.

GIS Will Only Be Available For Sale on the Global Investment Services Corp Website

GISC LoanCoin will only sell GIS through the Global Investment Services Corp. website, available at <http://crypto.giscorponline.com>. To the extent that any third-party website or service offers GIS for sale during the GISC LoanCoin ICO Sale or facilitates the sale or transfer of GIS in any way during the GISC LoanCoin ICO Sale, such third-party websites or services are not sanctioned by GISC LoanCoin or its parents and affiliates and have no relationship in any way with the GISC LoanCoin Parties. As a result, GISC LoanCoin prohibits the use of these third-party websites or services for the purchase of GIS prior to the end of the GISC LoanCoin ICO Sale. Purchasers should take great care to ensure that the URL of your web browser indicates that it is using a hypertext transport protocol secure connection ("https") and that the domain name is correct. By purchasing GIS, and to the extent permitted by applicable law, the Purchaser agrees not to hold any of the GISC LoanCoin Parties liable for losses incurred by any person, entity, corporation, or group individuals or groups who uses a third party service to purchase GIS. The only official and authorized GIS sale website URL is <http://crypto.giscorponline.com>.

Fraudulent Attempts to Double Spend ETH

GISC LoanCoin will monitor all potential transactions for fraudulent attempts to double spend ETH. Any detected double spend of ETH will result in no GIS being transferred the associated wallet address.

GISC LoanCoin Will Not Purchase GIS During ICO Sale

GISC LoanCoin warrants that it will not purchase GIS in its own sale. Furthermore GISC LoanCoin warrants that it will not purchase GIS from any third party, or acquire GIS in any manner, or acquire future control of GIS, during and one year after the period of the GISC LoanCoin ICO Sale.

Certain Risks Associated with the Purchase of GIS

The purchase of GIS carries with it significant risk. Prior to purchasing GIS, the Purchaser should carefully consider the below risks and, to the extent necessary, consult a lawyer, accountant, and/or tax professionals prior to determining whether to purchase GIS.

Risk of Unauthorized Access to a Wallet

Any third party that gains access to the Purchaser's Ethereum wallet and potentially access the wallet by deciphering or cracking the Purchaser's password. To guard against any improper access to the wallet, the Purchaser should select a highly secure Purchase Password for the Purchaser's GIS wallet. Purchaser must take care not to respond to any inquiry regarding their purchase of GIS, including but not limited to, email requests purportedly coming from the giscorponline.com or similar looking domain.

Risk of Regulatory Action in One or More Jurisdictions

Cryptocurrencies have been the subject of regulatory scrutiny by various regulatory bodies around the globe. The GISC LoanCoin Platform and GIS could be impacted by one or more regulatory inquiries or regulatory action, which could impede or limit the ability GISC LoanCoin Team to continue to develop the GISC LoanCoin Platform.

Risk of Insufficient Interest in the GISC LoanCoin Platform

It is possible that the GISC LoanCoin Platform will not be used by a large number of external businesses, individuals, and other organizations and that there will be limited public interest in supporting the open source community via our platform. Such a lack of interest could impact the development of the GISC LoanCoin Platform. GISC LoanCoin has contracted with developers to help build the GISC LoanCoin Platform and is working with other third-party developers around the world to create an interest in the GISC LoanCoin Platform. However, it cannot predict the success of its own development efforts or the efforts of other third parties.

Risk Associated With the Development of Other Platforms like GISC LoanCoin

GISC LoanCoin is one of a few organizations, companies, and groups, attempting to build a platform for rewarding open source contributions. It is possible that different technical paradigms than the ones being used in the current GISC LoanCoin Platform implementation are optimal. While GISC LoanCoin anticipates being a leader in the development of such a platform, competition from these alternative platforms may impact success of the GISC LoanCoin Project and the ability of GISC LoanCoin to operate.

Risk that the GISC LoanCoin Platform, As Developed, Will Not Meet the Expectations of Purchaser

The Purchaser recognizes that the GISC LoanCoin Platform is presently under development and may undergo significant changes before release. Purchaser acknowledges that any expectations regarding the form and functionality of the GISC LoanCoin Platform held by the Purchaser may not be met upon release of the GISC LoanCoin Platform, for any number of reasons including a change in the design and implementation plans and execution of the implementation of the GISC LoanCoin Platform.

Risk that the GISC LoanCoin Platform May Never be Completed or Released

Purchaser understands, that while the GISC LoanCoin Team will make reasonable efforts to complete the GISC LoanCoin software, it is possible that an official completed version of the GISC LoanCoin Platform may not be released and there may never be an operational GISC LoanCoin Platform.

Risk of Theft

Hackers or other groups or organizations may attempt to steal the ETH revenue from the GISC LoanCoin ICO Sale, thus potentially impacting the ability of GISC LoanCoin to develop the GISC LoanCoin Platform and operate GISC LoanCoin. To account for this risk, GISC LoanCoin has and will continue to implement comprehensive security precautions to safeguard the ETH obtained from the sale of GIS.

Risk of Security Weaknesses in the GISC LoanCoin Platform Software

The GISC LoanCoin Platform rests on open source software, and there is a risk that the GISC LoanCoin Team, or other third parties not directly affiliated with the GISC LoanCoin Parties, may introduce weaknesses or bugs into the core infrastructural elements of the GISC LoanCoin Platform causing the system to lose ETH or GIS stored in one or more Purchaser accounts or other accounts or lose sums of other valued tokens issued on the GISC LoanCoin Platform. GISC LoanCoin has taken steps to build, maintain, and secure the infrastructure of the GISC LoanCoin Platform, and will continue to do so after the GISC LoanCoin ICO Sale.

Risk of Weaknesses or Exploitable Breakthroughs in the Field of Cryptography

Cryptography is an art, not a science. And the state of the art can advance over time. Advances in code cracking, or technical advances such as the development of quantum computers, could present risks to cryptocurrencies and the GISC LoanCoin Platform, which could result in the theft or loss of ETH or GIS. To the extent possible, GISC LoanCoin intends to update the protocol underlying the GISC LoanCoin Platform to account for any advances in cryptography and to incorporate additional security measures, but cannot predict the future of cryptography or the success of any future security updates.

All Purchases of GISC LoanCoin tokens (GIS) Are Non-Refundable

ALL PURCHASES OF GIS TOKENS ARE FINAL. PURCHASES OF GIS ARE NON-REFUNDABLE. BY PURCHASING GIS, THE PURCHASER ACKNOWLEDGES THAT NEITHER GISC LOANCOIN NOR ANY OTHER OF THE GISC LoanCoin PARTIES ARE REQUIRED TO PROVIDE A REFUND FOR ANY REASON, AND THAT THE PURCHASER WILL NOT RECEIVE MONEY OR OTHER COMPENSATION FOR ANY GIS. ONCE THE PURCHASER RECEIVES HIS OR HER TOKENS AFTER THE CROWDSALE, THEY ARE FREE TO SEND OR SELL THEM TO ANYONE OF THEIR CHOICE.

Taxation of GIS token and Taxation Related to the GISC LoanCoin ICO Sale

GISC LoanCoin makes no representations concerning the tax implications of the sale of GIS or the possession or use of GIS. The Purchaser bears the sole responsibility to determine if the purchase of GIS with ETH or the potential appreciation or depreciation in the value of GIS over time has tax implications for the Purchaser in the Purchaser's home jurisdiction. Purchasing GIS, and to the extent permitted by law, the Purchaser agrees not hold any of the GISC LoanCoin Parties liable for any tax liability associated with or arising from the purchase of GIS.

Privacy

Although GISC LoanCoin requires that Purchasers provide an Ethereum address, GISC LoanCoin will not publish any identifying information related to an GIS purchase, without the prior written consent of the Purchaser. Purchasers may be contacted by email by GISC LoanCoin regarding a purchase. Such emails will be informational only. GISC LoanCoin will not request any information from Purchasers in an email.

Disclaimer of Warranties

THE PURCHASER EXPRESSLY AGREES THAT THE PURCHASER IS PURCHASING GIS AT THE PURCHASER'S SOLE RISK AND THAT GIS IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE OF THE GISC LoanCoin PARTIES WARRANT THAT THE PROCESS FOR PURCHASING GIS WILL BE UNINTERRUPTED OR ERROR-FREE.

Limitations Waiver of Liability

THE PURCHASER ACKNOWLEDGES AND AGREES THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, THE DISCLAIMERS OF LIABILITY CONTAINED HEREIN APPLY TO ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO USE OF, OR INABILITY TO USE, GIS OR THE GISC LoanCoin PLATFORM UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE GISC LoanCoin PARTIES SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR PURCHASE OF, OR INABILITY TO PURCHASE, GIS. THE PURCHASER FURTHER SPECIFICALLY ACKNOWLEDGES THAT GISC LoanCoin PARTIES ARE NOT LIABLE, AND THE PURCHASER AGREES NOT TO SEEK TO HOLD ANY OF THE GISC LoanCoin PARTIES LIABLE, FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER PURCHASERS OF GIS, AND THAT THE RISK OF PURCHASING AND USING GIS RESTS ENTIRELY WITH THE PURCHASER. TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAWS, UNDER NO CIRCUMSTANCES WILL ANY OF THE GISC LoanCoin PARTIES BE LIABLE TO ANY PURCHASER FOR MORE THAN THE AMOUNT THE PURCHASER HAVE PAID TO GISC LoanCoin FOR THE PURCHASE OF GIS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES. THEREFORE, SOME OF THE ABOVE LIMITATIONS IN THIS SECTION AND ELSEWHERE IN THE TERMS MAY NOT APPLY TO A PURCHASER. IN PARTICULAR, NOTHING IN THESE TERMS SHALL AFFECT THE STATUTORY RIGHTS OF ANY PURCHASER OR EXCLUDE INJURY ARISING FROM ANY WILFUL MISCONDUCT OR FRAUD OF GISC LoanCoin.

Jurisdiction of the Sale

The legal entity conducting the GISC LoanCoin ICO Sale, Global Investment Services Corp., falls under Cayman Islands law.

Force Majeure

GISC LoanCoin is not liable for failure to perform solely caused by: unavoidable casualty, delays in delivery of materials, embargoes, government orders, acts of civil or military authorities, acts by common carriers, emergency conditions (including weather conditions) incompatible with safety or good quality workmanship, or any similar unforeseen event that renders performance commercially implausible. If an event of force majeure occurs, the party injured by the other's inability to perform may elect to suspend the Agreement, in whole or part, for the duration of the force majeure circumstances. The party experiencing the force majeure circumstances shall cooperate with and assist the injured party in all reasonable ways to minimize the impact of force majeure on the injured party.

Complete Agreement

These Terms sets forth the entire understanding between each Purchaser and GISC LoanCoin with respect to the purchase and sale of GIS. For facts relating to the sale and purchase, the Purchaser agrees to rely only on this document in determining purchase decisions and understands that this document govern the sale of GIS and supersede any public statements about the GISC LoanCoin ICO Sale made by third parties or by GISC LoanCoin Team or individuals associated with any GISC LoanCoin Parties, past and present and during the GISC LoanCoin ICO Sale.

Severability

The Purchaser and GISC LoanCoin agree that if any portion of these Terms is found illegal or unenforceable, in whole or in part, the Terms will be ineffective solely to the extent of such determination of invalidity without affecting the validity or enforceability thereof in any other manner or jurisdiction and without affecting the remaining provisions of the Terms, which shall continue to be in full force and effect.

No Waiver

The failure of GISC LoanCoin to require or enforce strict performance by the Purchaser of any provision of these Terms or GISC LoanCoin's failure to exercise any right under these agreements shall not be construed as a waiver or relinquishment of GISC LoanCoin's right to assert or rely upon any such provision or right in that or any other instance. The express waiver by GISC LoanCoin of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set forth in these Terms, no representations, statements, consents, waivers, or other acts or omissions by GISC LoanCoin shall be deemed a modification of these Terms nor be legally binding, unless documented in physical writing, hand signed by the Purchaser and a duly appointed officer, employee, or agent of GISC LoanCoin .

Updates to the Terms and Conditions of the GISC LoanCoin ICO Sale

GISC LoanCoin reserves the right, at its sole discretion, to change, modify, add, or remove portions of the Terms at any time during the sale by posting the amended Terms on the GISC LoanCoin website (<https://www.giscorponline.com>). Any Purchaser will be deemed to have accepted such changes by purchasing GIS. The Terms may not be otherwise amended except in a signed writing executed by both the Purchaser and GISC LoanCoin . For purposes of this agreement, "writing" does not include an e-mail message and a signature does not include an electronic signature. If at any point you do not agree to any portion of the then-current version of the Terms, you should not purchase GIS. To the extent the Terms conflict with the GIS Product Purchase Agreement, the Terms shall govern.

Cooperation with Legal Authorities

GISC LoanCoin will cooperate with all law enforcement inquiries, subpoenas, or requests provided they are fully supported and documented by the law in the relevant jurisdictions. In accord with one of the core principles of the GISC LoanCoin project — transparency — GISC LoanCoin will endeavor to publish any legal inquiries upon receipt.

Further Information

For further information regarding the GIS sale, please contact info@giscorponline.com

Executive Management Team

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William Biddle

CEO & Chairman, Global Investment Service Corp.
Senior Partner, Global Investment Service Corp. (Projects & Operations)

Project Management

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