



Southeast Asia's Premier Digital Asset  
Trade Centre and Investment Bank

**BTZ:**

A TOKEN FOR THE BITAZZA ECOSYSTEM



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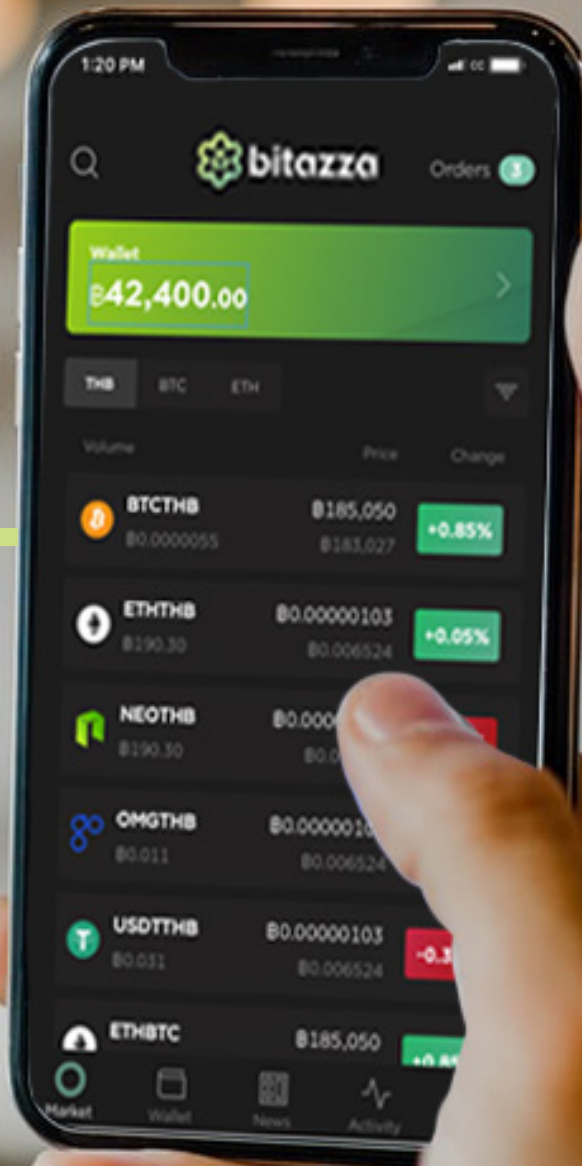
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# 01 Introduction





# 10X Rule

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Strive to be 10X better than the  
second best.

## 1.1 Vision & Mission Statement

**Bitazza aims to be Southeast Asia's premier digital asset trade centre and investment bank.** Bitazza is our vision of how digital assets, investment banking and blockchain-based cashless payments can come together and function seamlessly in the near future. We provide traders and issuers access to the most liquid and active digital asset markets globally priced in ASEAN currencies. Our long-term vision is to become Southeast Asia's platform of choice for listing, trading and managing cryptoassets in a regulated environment.

Our mission is to accelerate the reach and adoption of crypto technology through better infrastructure and terms. We strive to excel in liquidity, security, service, quality of listings and products, speed and transparency. **Our business model is scalable to become a digital investment bank**, connecting digital asset issuers to the capital markets and investors, thereby raising capital to finance growth and enriching the stakeholders. At the same time, Bitazza's ample liquidity is scalable to provide solutions for the mass commerce retail to facilitate **crypto cashless payment systems** and other commercial fiat-crypto trades

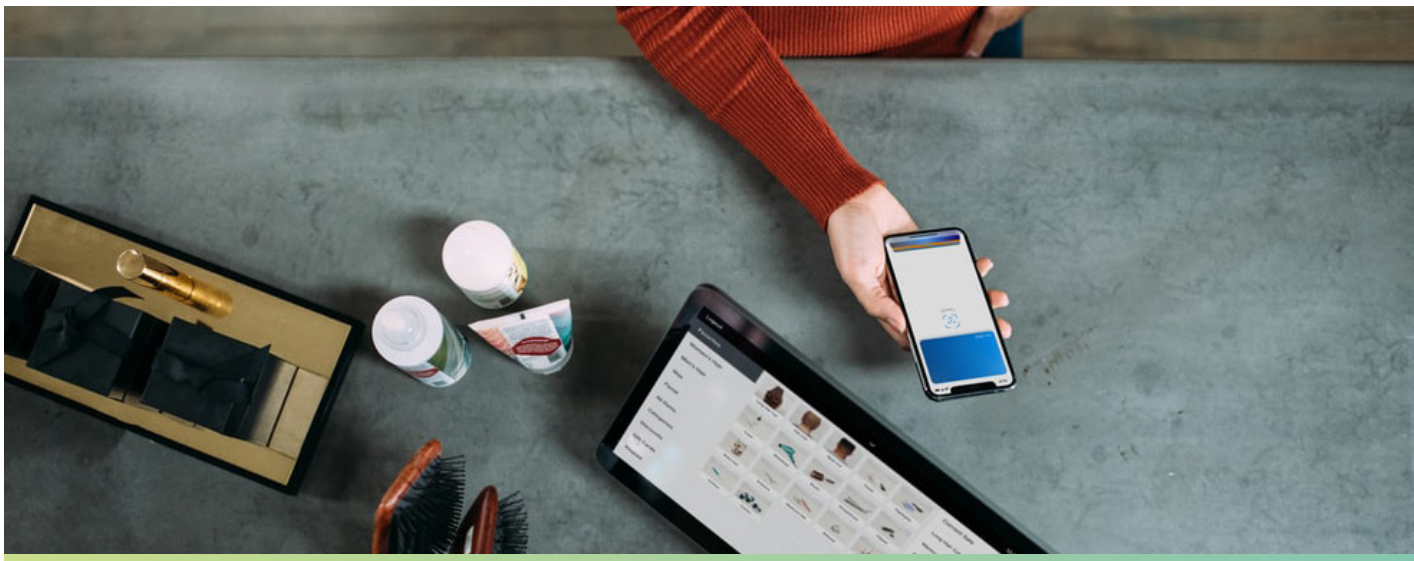
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## 1.2 Who We Are & Our Value Proposition

Bitazza is ASEAN's locally-based digital asset platform. This means we are one large inter-connected ASEAN trade network comprising of related exchanges and brokers set up locally in various locations in Asia holding local licenses or exemptions for operations.

Homegrown and managed by local partners and teams in each country in which it operates, **clients have direct access to the respective personal broker of their trading accounts** (instead of mere email support and bot-based chats that most exchanges offer). Also, with direct integrations with local financial institutions in each respective country, Bitazza enables **easy access to local financial and custodian services** for digital assets, as well as **easy and speedy deposit, withdrawal and conversions between local fiat - cryptoasset - fiat.**

As the digital asset industry matures, Bitazza intends to provide the masses with **blockchain-based cashless payment solutions**. With ample liquidity and the gradual maturing of blockchain technology in the years to come, Bitazza aims to extend its liquidity to the mass retail, thereby promoting the use of digital assets to supplement the typical day-to-day fiat-based transactions. Merchants and customers alike will be able to interchange between digital assets and fiat currencies easily and hence acceptance of digital assets for everyday transactions can become mainstream.



### 1.3 Why Bitazza?

1. Fully **licensed** and **regulated** by the Government of Thailand.
2. We are physically present with dedicated human brokers in charge of clients' accounts. We are not merely a virtual platform.
3. We are regionally **local** and we know the target market well to fulfill their business and investment needs.
4. Bitazza offers traders deep global liquidity via its liquidity pooling system, allowing traders to only incur minimal price slippage.
5. Best-in-class security and reliability.
6. BTZ token holders enjoy lifetime discounts on trading fees and discounts on future utilities.
7. Aiming for ASEAN's platform of choice.

# 02 The ASEAN Market







# GRIT

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There are no shortcuts to excellence.  
As much as talent count, effort counts twice.

## 2.1 ASEAN Overview

ASEAN represents the world's third largest market<sup>1</sup> and is predicted to become the fourth-largest economy in the world by 2030 after the United States, China, and the European Union<sup>2</sup>. It also has the world's 3rd largest workforce, behind only China and India, with over half under 30 years old<sup>3</sup>.

### Key Facts<sup>4</sup>:

- World's 3rd largest market
- World's 4th Largest Economy by 2030
- World's 3rd Largest Workforce
- Population of 642.1 million people (8.5% of the world's population)

ASEAN currently has 87 million households which can be described as "middle-class" or as having significant purchasing power, this is set to rise to 136 million by 2020. Their rising disposable income will spur a greater need for financial instruments that can facilitate the purchase of services and higher-value products. By 2020, the size of the consumer spending pie in the region is expected to hit US\$2 trillion<sup>5</sup>. By 2022, new middle-class community across Indonesia, Malaysia, the Philippines, Thailand and Vietnam alone will approach 350 million people and have a combined disposable income of \$300 billion US\$<sup>6</sup>.

Electronic payments are also spreading fast in the region. Over \$30 billion worth of online payments are forecasted for SEA mobile payments by 2022, and the number is growing at over 35% per annum<sup>7</sup>. With the economy going cashless and online spending more prevalent, Southeast Asians are becoming more comfortable transacting online, paving the way for sustained increases in crypto trading volume. Bitazza will be in a prime position to serve the people's needs for seamless financial services.

As regulators legitimize the crypto industry in the region, locals are getting more familiar and comfortable with cryptocurrencies. Regulation in Southeast Asia requires trading to be denominated in local currencies, making it harder for foreign companies to penetrate the market without deep knowledge of the region and ties with the government and businesses. Bitazza is highly localized and its system is designed to integrate with the existing infrastructure in the region.

<sup>1</sup> ASEAN UP : 4 ASEAN infographics: population, market, economy, 26th March, 2018.

<sup>2</sup> Singapore Business Review: Asia Economic, 30 August 2018.

<sup>3</sup> ASEAN: What you need to know about the globally important group, CNBC, 26th April, 2018.

<sup>4</sup> UN Population Division's World Population Prospects: 2017 Revision.

<sup>5</sup> Taken from PwC Growth Markets Centre - The Future of ASEAN report, published May 2018.

<sup>6</sup> "The Rising Middle Class" by Bain & Company (Facebook-commissioned study of 4,745 people ages 18+ in ID, MY, PH, TH, VN), Feb 2018. Disposable income measured in Purchasing Power Parity; Middle Class defined as people earning \$16-100 \*USD) daily."

<sup>7</sup> "The Rising Middle Class," Bain & Company, Q1 2018.

# 03 Bitazza Platform





# IDEA MERITOCRACY

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Put honest thoughts on the table for everyone.  
Have thoughtful disagreement with open mindedness.  
Have ways of getting past the disagreements if they remain.

Bitazza is designed to help clients trade and manage cryptoassets in a secure, regulated environment, starting in Thailand. With strict regulatory compliance, users can be sure that their assets are protected by secure infrastructure and industry best practices. The Bitazza trading platform offers the following:-

1. SEC regulated trading platform with connected global liquidity
2. Dedicated professional brokers and customer support
3. Analytical tools and advanced order types
4. Seamless integration with local banks for fiat deposits and withdrawals
5. Best-in-class security
6. Secure hot/cold wallet infrastructure

Clients may access our services online (<https://bitazza.com>) and through mobile application (Android and iOS).

## 3.1 Our Human Touch

Traditional brokers, bankers, fund managers and stock exchange that customers deal with in real-world finance that comes with the "human touch" do not have equivalents in the digital assets world. Traders of digital assets in ASEAN mostly sign-up with large foreign-based digital exchanges where customer onboarding is automated and done remotely and customer support is provided via emails or bot-based chats.

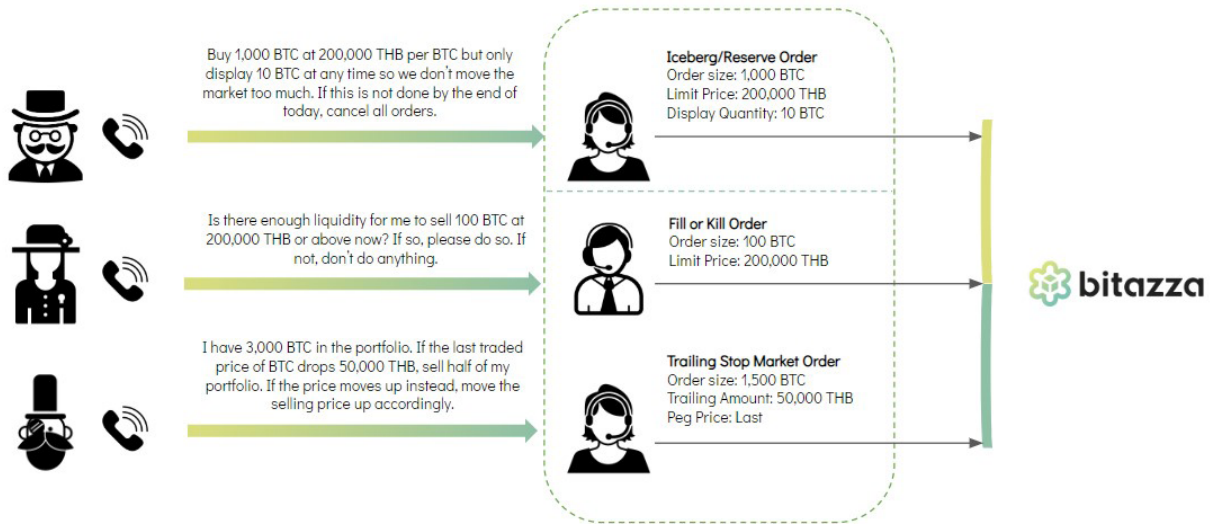
### ***Problem with current digital asset exchange options for ASEAN traders***

- Lack of local brick & mortar offices, and human officers-designate to take care of the client's needs severely diminishes the point of responsibility that the customer can pinpoint to when issues arise
- This is exacerbated as it promotes the culture of lack of accountability towards the client
- Leads to client's diminished sense of reliability and security when depositing large sums of monies in these exchanges
- Retail and institutional clients also struggle to reliably access digital assets due to lack of high-quality localised platform offerings:- confusing interfaces, unresponsive customer service, illiquid token pairs, limited token offerings and distrust in security
- Has led to poorly serviced and frustrated local populations
- Hence, retail and institutional participation in the ASEAN digital assets industry has not realised its full potential

### Our Proposed Solution

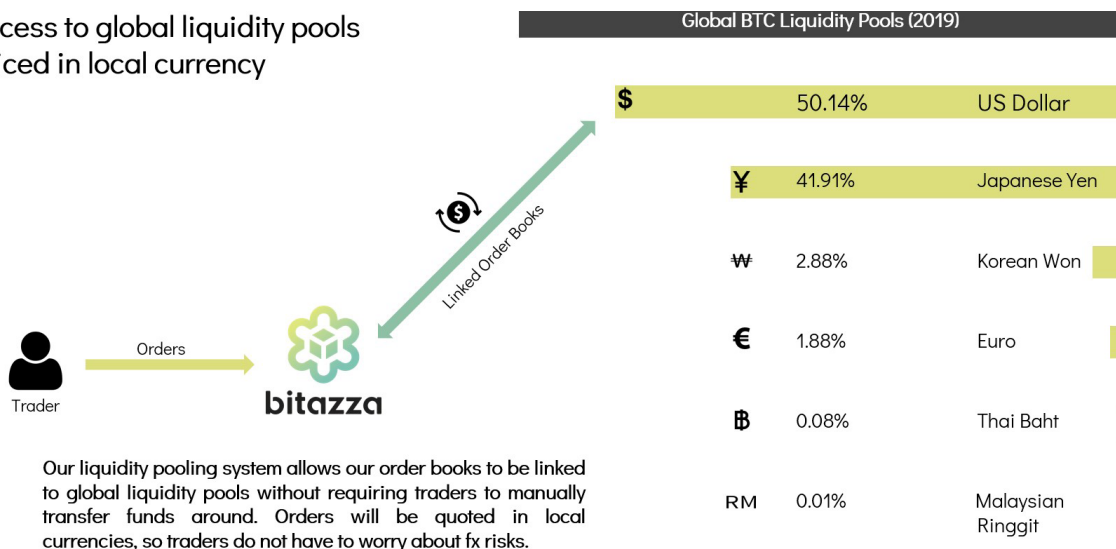
- Bitazza aims to be an institutional grade digital asset platform dedicated to emerging markets in ASEAN
- Local offices manned by local managers, brokers and customer support for human interaction and point of accountability to the client, as well as training and education
- VIP traders have access to personalised managers and brokers
- We offer a secure and regulatory compliant platform designed to be easy to use for new traders, as well as powerful tools and high liquidity for the advanced institutional trader.

### High net-worth individuals who are not tech savvy can now manage their digital investment **over the phone** and have **dedicated professional brokers**



## 3.2 Bitazza's Order Routing & Global Liquidity

Access to global liquidity pools priced in local currency



Markets inherently experience strong network effects, and this is the primary reason behind the USD dominance in crypto trading. Given the USD's influence in global trade, many commodities and assets are denominated in the currency. Bitcoin is no exception, as more than half of traded volume in the cryptocurrency has been in USD. As a comparison, the combined trading volume of BTC in ASEAN currencies in 2019 is less than 1%. Therefore, regional exchanges tend to simply be fiat gateways for money to flow to offshore exchanges where most of the trading happens.

Notwithstanding the existing network effects of dollar-denominated trading of BTC, there is still significant demand for cryptoassets in Southeast Asia. However, the key problem is the fragmentation of liquidity pools across many exchanges in the region. Without the ability to route clients' orders freely across liquidity pools, exchanges find it difficult to build synergistic relationships with these fragmented liquidity pools. This leads to large price slippage when executing large orders. Thus, a lot of large traders have been driven to over-the-counter trading with unregistered companies and individuals in Thailand. This represents a large target market that Bitazza intends to serve.

Since day one, Bitazza's infrastructure was built with the objective of offering maximum liquidity and best prices to address the above-mentioned problems of low liquidity and price slippage. The core of Bitazza's platform is to provide access to global liquidity priced in local currencies. This eliminates traders' worries about fluctuations in the exchange rate. With strong connectivity with global exchanges, Bitazza allows settlement of cryptoassets to be effectively done across global liquidity pools in real-time, so investors can have access to their digital assets shortly after purchase without having to move their assets around across platforms and wallets.

The order routing facility will provide liquidity to the company's users by accessing its network of connected global liquidity, i.e. allowing local customers to have access to liquidity from multiple sources all in one place. In the long run, Bitazza allows investors, large or small, to have the best rates and minimal price slippage. As the cost of trading goes down domestically, the crypto industry will be more accessible to a wider range of people.

## 3.3 The Onboarding Process

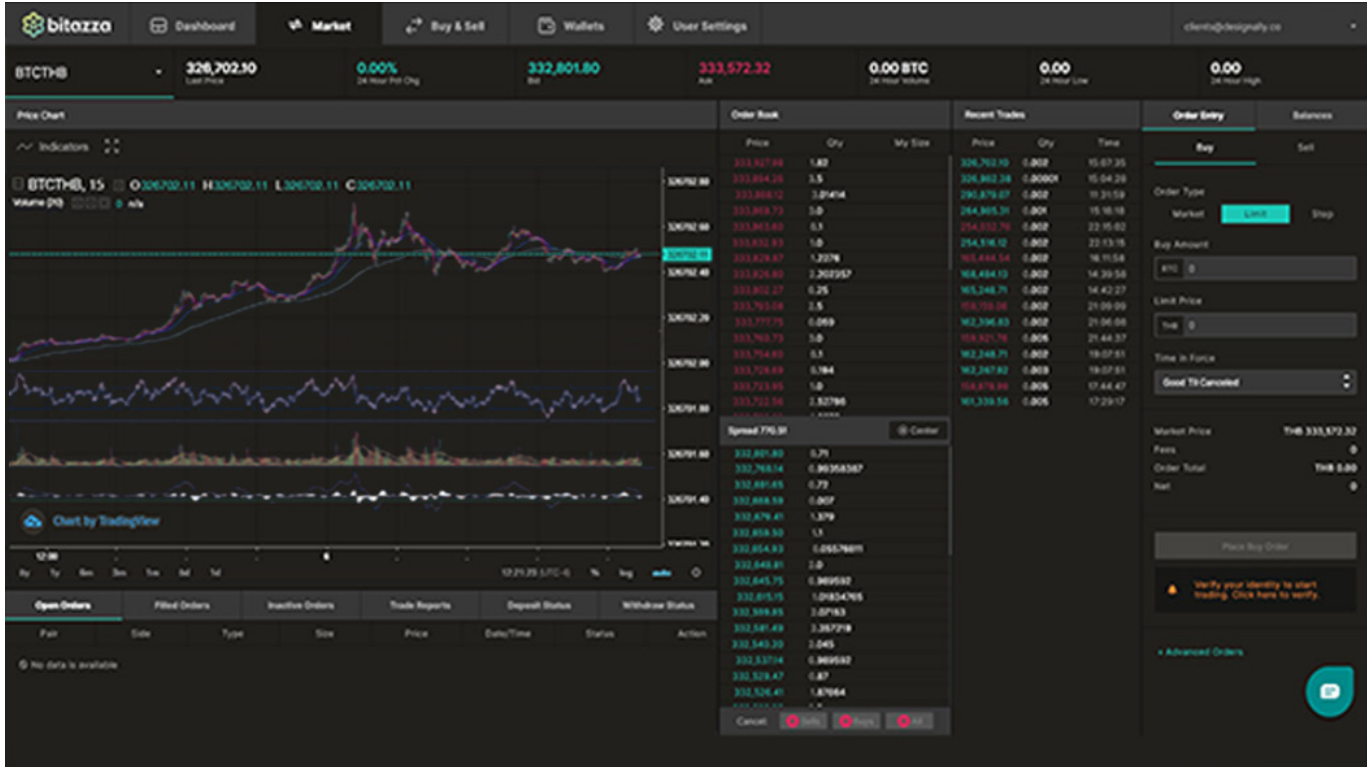
Our customer onboarding and KYC/AML verification is an automated process involving ID verification and selfie liveness match. This is supported by a global online identity verification service that allows us to verify customer data using multiple KYC onboarding tests and risk score digital identities to ensure anti-money laundering (AML) compliance, combined with new account fraud prevention. Built-in transaction monitoring enables fraud prevention, anti-money laundering (AML), and counter terrorism financing (CTF).

## 3.4 Multilingual Support

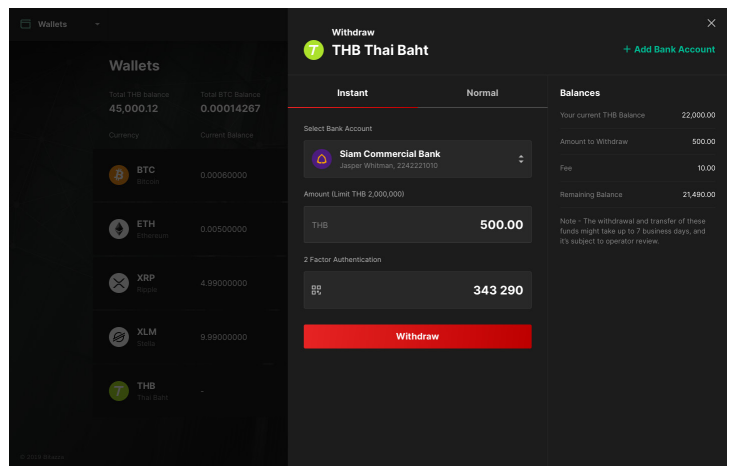
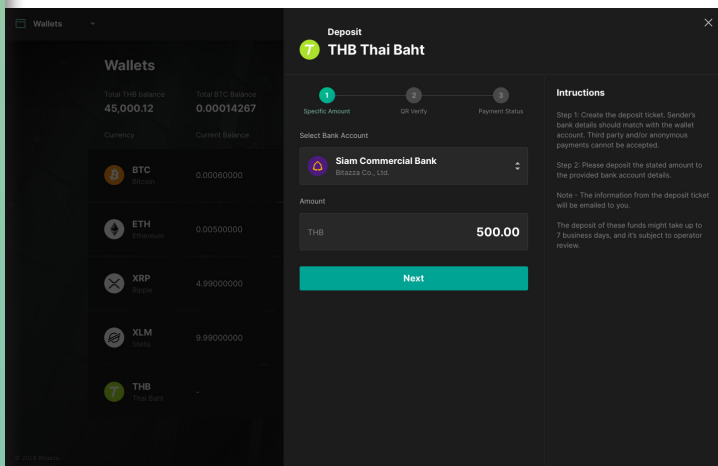
Bitazza will initially support English, Thai, Chinese, Japanese, and Korean on our website. More languages will be added over time.

# 3.5 UI Preview

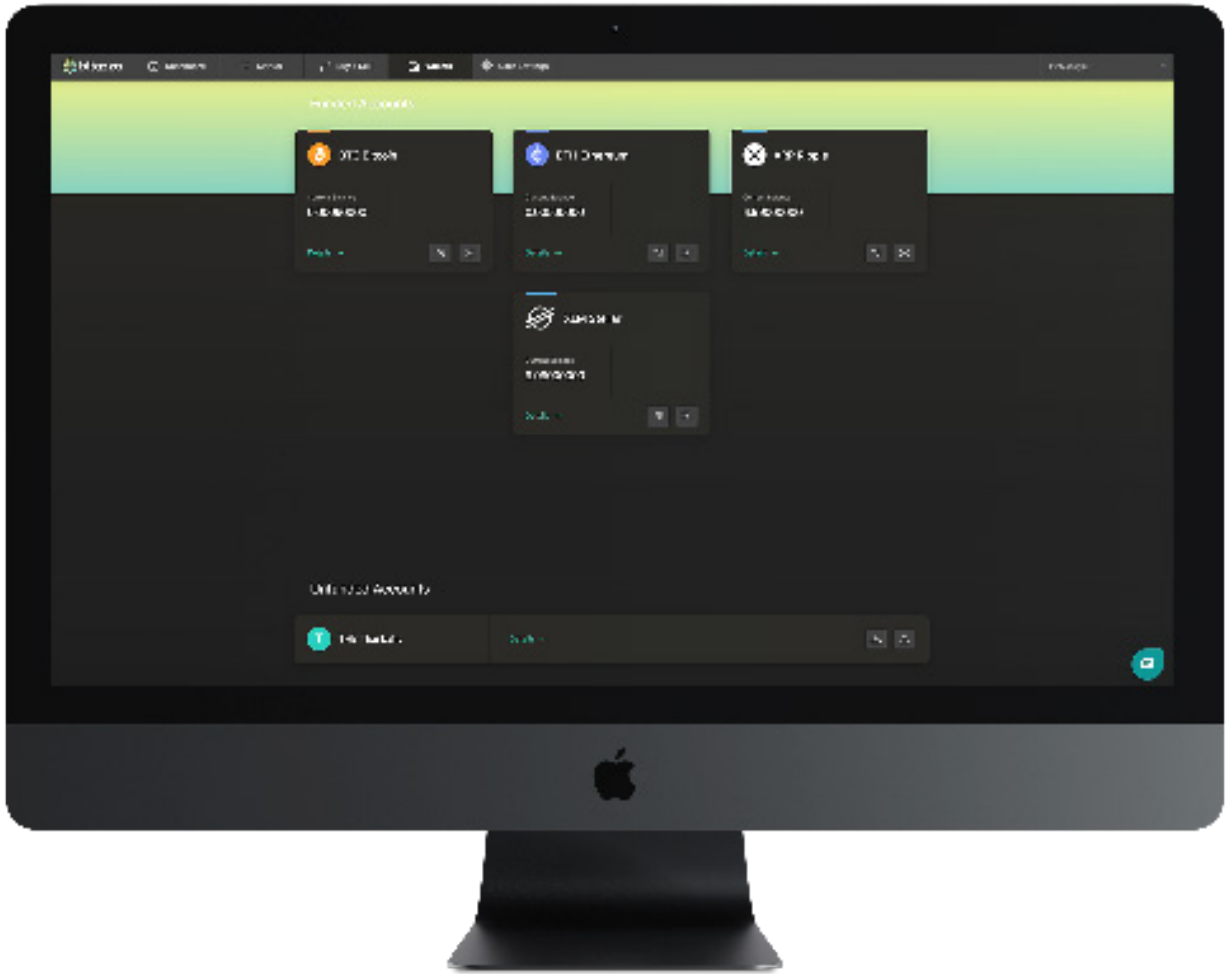
## Web UI - Markets



## Web UI - Deposits / Withdrawals



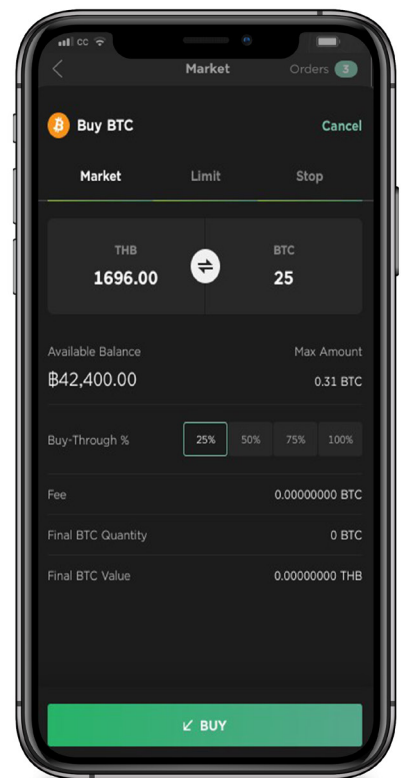
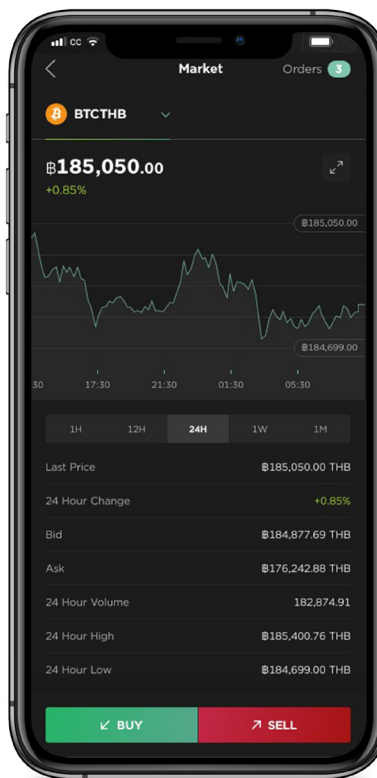
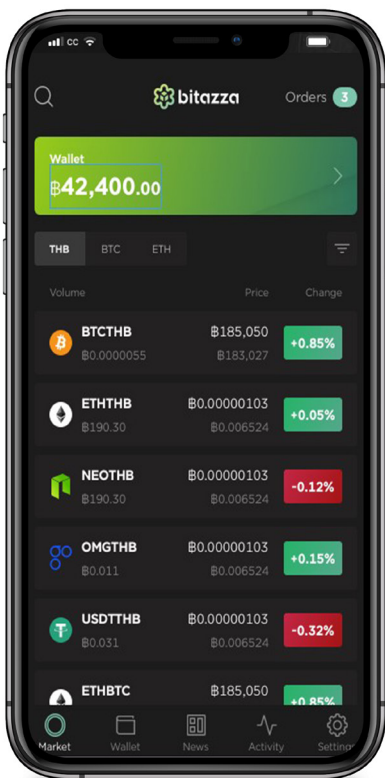




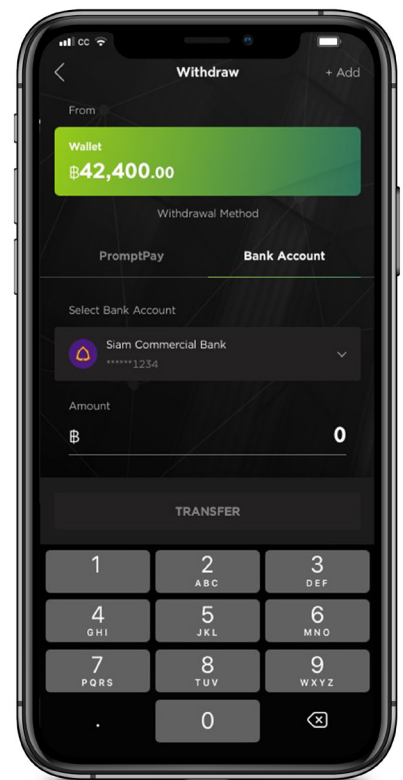
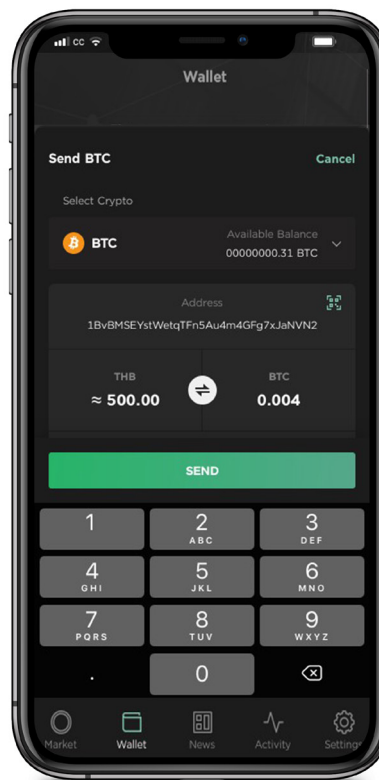
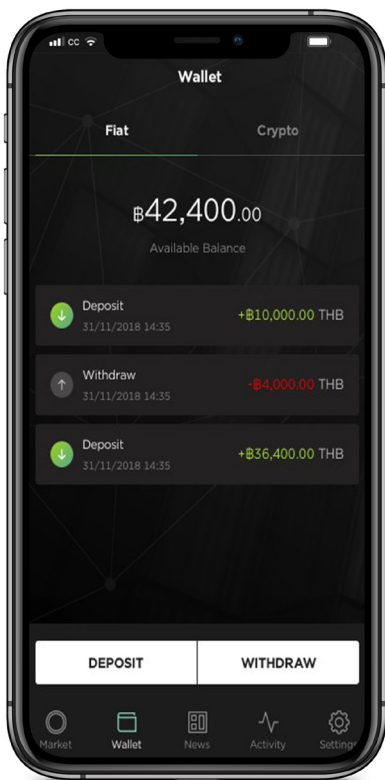
Web UI - Wallets

### Mobile UI - Know Your Customer (KYC) Verification





Mobile UI - Markets



## Mobile UI - Wallets

## 3.6 Regulatory Standards

### Regulatory Standard in Thailand



#### The Securities and Exchange Commission

Application for Digital Asset Broker for Cryptocurrencies and Digital Tokens approved.



#### Ministry of Finance

Application for Digital Asset Broker for Cryptocurrencies and Digital Tokens accepted and awaiting license issuance.



#### Bank of Thailand

Fiat wallet infrastructure built and managed by licensed e-money service provider under the Payment System Act (2017).



#### Anti-Money Laundering Office

KYC, CDD, AML, and CFT processes approved by the AMLO. This includes checking for sanctioned and politically exposed persons.



#### Department of Provincial Administration

Established connection to DOPA's citizens database to verify national IDs during the customer onboarding process.

Bitazza has been working with the Securities and Exchange Commission Thailand (SEC) for the past 2 years to ensure that our internal protocols and procedures are up to the industry's standard, such as adopting ISO/IEC 27001, a globally accepted information security standard.

Bitazza has identified Thailand as the leader in crypto regulation in Southeast Asia and plans to start operating in the country first, before expanding regionally. On 12 July 2019, the Minister of Finance has issued two licenses to Bitazza Company Limited: (1) Digital Asset Broker for Cryptocurrencies and (2) Digital Asset Broker for Digital Tokens. The company will be able to activate the licenses and start operations as soon as we have completed final audits by the SEC.

The strict regulatory requirements and oversight have raised the bar for crypto business operators in the region. In addition to working closely with the SEC, the company is also working with the Anti-Money Laundering Office (AMLO) and has its AML policies put in place as a reporting entity. This includes a comprehensive customer onboarding process that adopts know-your-customer ("KYC") best practices such as checking for sanctioned and politically exposed persons, as well as strict customer due diligence screening and other processes. All submitted Thai ID cards will be cross-checked for validity with an authoritative source, namely the Department of Provincial Administration (DOPA). As regulatory requirements are constantly changing, the company is always innovating and looking for ways to improve in order to remain competitive and raise the standards of the crypto industry.

As of 12 August 2019, there is only one licensed and operational Digital Asset Broker (DAB) for Cryptocurrencies in Thailand. Once operational, Bitazza is poised to become the second DAB for Cryptocurrencies and the first DAB for Digital Tokens in Thailand. The company's decision to become a DAB in Thailand is due to the lack of domestic liquidity for large traders. The DAB license allows orders to be routed outside of Thailand, where the majority of liquidity lies today. Therefore, with proper regulation, investors in Thailand will be protected to the highest standards while still having access to liquidity on a global scale.

# 04 Bitazza Token (BTZ)





# FOCUS

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Determine priorities. Execute relentlessly.

The Bitazza Token (BTZ) will be issued from Bitazza Holding Company in Hong Kong and only available for purchase privately through our network of friends and family with a focus on accredited investors. A limit of 300 million BTZ will be generated and never to be increased. BTZ will run natively on the Ethereum blockchain using the ERC-20 standard.

## 4.1 Allocation

Token Allocation (%)	Token Amount (BTZ)	Token Holders
30%	90,000,000	Founding Team and Angel Investors
20%	60,000,000	Private Sales
14%	42,000,000	Management, Employees, Contributors, and Advisors
1%	3,000,000	Short Term Contributors
13%	39,000,000	Ecosystem and Community
10%	30,000,000	Regional Partners
10%	30,000,000	Company Reserves
2%	6,000,000	Bitazza Freedom Foundation
<b>100%</b>	<b>300,000,000</b>	<b>Total Token Supply</b>

## 4.2 Founding Team & Angel Investors

Bitazza began its journey in May of 2018. Thus far, we have gotten our business off the ground via bootstrap financing, i.e. using the Bitazza team's own funds for development.

We have completed the development of our platform and front-end user interface comprising web-based and mobile app into fully-functional stage and have gone live. We have also set up our key management team who have thus been relentless in putting in their work, skills and passion into this business without any remuneration.



We have come a long way since 2018, which we highlight the salient points in our timeline of key events:-

Date	Task	Status
2018/5/14	Commencement of the Bitazza project	Done
2018/7/10	Incorporation of Bitazza Company Limited (Thailand)	Done
2019/2/13	Submitted application for Digital Asset Broker for Cryptocurrencies and Digital Tokens to the SEC Thailand	Done
2019/3/14	Finalized early funding round and increased paid-up capital to THB 25 million	Done
2019/4/16	Invited to present at the Securities Commission Malaysia	Done
2019/5/20	Completed Bitazza web platform frontend integration	Done
2019/7/12	Ministry of Finance's preliminary approval of licenses, pending SEC audit and activation	Done
2019/9/13	Completed production ready Bitazza v1.0.0	Done
2019/9/17	Completed and passed independent IT audit and penetration test	Done
2019/10/12	Completed and passed SEC on-site audit	Pending
2019/10/19	Activation of licenses and commencement of operations in Thailand	Pending
2019/10/24	Completed Bitazza mobile platform for iOS and Android	Pending

### 4.3 Management, Employees, Contributors, and Advisors

Bitazza is a team of both full-time and part-time contributors from various industries, from media to technology. The allocated BTZ tokens for this group will be used to incentivize people to continue their unwavering support and contribution to the Bitazza project. The BTZ tokens for this group will be vested over the longest period of time to ensure that everyone will continue to support the company and work towards its long term success.

### 4.4 Short Term Contributors

Bitazza employs certain short term contributors whose services are to be paid in tokens released immediately. Such contributors are only needed specifically during the launch of the platform. The allocation to this group is modest.

## 4.5 Ecosystem & Community

A portion of the BTZ tokens will be used for ecosystem and community development. The company plans to airdrop tokens for early users and incentivize sign-ups and trading on Bitazza. This may include rewards for bug bounties, customer feedback, referrals, online promotions, article writings, event souvenirs, and other contributions deemed valuable to the company.

The ecosystem and community portion is the only way regular customers can obtain BTZ tokens since Bitazza does not plan to conduct a public sale. The customers will then be able to buy or sell BTZ tokens on the platform.

## 4.6 Regional Partners

Bitazza's vision has always been to become a key player in Southeast Asia and beyond. Thailand is the perfect place to launch because of regulatory clarity and stability. The crypto market already exists here and is growing steadily. As we develop our platform and standardize our operations to meet strict regulatory requirements, we are able to use Thailand as a gigantic launchpad and laboratory to refine and improve on our products and services.

Once Bitazza has established itself in Thailand, the company will be in a good position to expand to more jurisdictions with similar requirements. Bitazza's approach is to become an international player with ties with the local population and local governments, so the company plans to allocate a portion of the BTZ supply to future regional partners.

## 4.7 Company Reserves

The company reserves will be used for expenses related to operating the company. The company will have sufficient funds to run without utilizing the allocated BTZ portion, so the lockup for this is set to one year.

## 4.8 Bitazza Freedom Foundation

Bitazza Freedom Foundation is Bitazza's conscious collective initiative. The goal of the foundation is to engage with BTZ tokenholders through collective decision making by voting on blockchain related investments and research grants on the concept of liberalisation. The vesting for this allocation is conditional on the value of the fully diluted token market capitalization, which is set very high. This means that these tokens will be released last.

## 4.9 BTZ Utility

Utility tokens are digital units that allow users to exchange for a product or service on a certain platform. Though utility tokens are not designed for investment purposes, the value of the tokens may increase as demand for the platform's offerings expand. Bitazza will structure the BTZ tokens as utility tokens that are ready-to-use as the platform will already be live by the time the tokens are issued. The company reserves the right to streamline and/or expand the token's utility as the platform grows.

### Trading Fees Discount

Holders of BTZ tokens will enjoy lifetime discounts on trading fees!

We designed this to be a major utility for our clients as trading fees are the main cost for traders on our platform. When BTZ holders trade on our platform, they will enjoy following discount:

Discount on Trading Fees (%)	Period
50%	1st Year
35%	2nd Year
20%	3rd Year
10%	4th Year Onwards

By default, trading fees incurred by clients will be automatically subtracted from their BTZ balance at the discounted rate (assuming they are holding sufficient BTZ tokens in their accounts). Although the discount rate decreases over time, nevertheless, token holders will still enjoy lifetime discounts even after the 4th year onwards.

## 4.10 Token Burning Structure

Our approach to designing the BTZ token is to treat it as a nonrenewable resource (like oil and gas) which powers the digital economy. Bitazza will use 20% of its quarterly profit to burn BTZ, permanently removing it from the supply. All transactions will be on the blockchain.

# 05 Team





# INTERATE IMPROVE & COMPOUND GROWTH

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$$S = S_0 e^{rt}$$



## 5.1 Kavin Phongpandecha - Chief Executive Officer

Prior to co-founding Bitazza, Kavin worked as a Senior Quantitative Researcher at WorldQuant, a global quant trading firm. He designed and implemented digital systems and complex mathematical models formulated for algorithmic trading based on quantitative analysis in order to identify optimal trading opportunities. The firm now manages over \$5 billion algorithmically and has amassed millions of alphas.

Kavin holds three (3) degrees from the University of California, Berkeley namely (i) B.S. Electrical Engineering and Computer Sciences, (ii) B.A. Economics, and (iii) B.A. Statistics.

Kavin is extremely passionate about technology and finance. In his spare time, he enjoys researching and implementing trading strategies and systems, which allow for real-time data streaming and processing, as well as running multiple algorithms and executing trades in different exchanges. He has a deep interest in derivatives and is currently an avid supporter of the DeFi movement.

Kavin's personal goal is to democratize finance through technology, and he believes that Blockchain technology will form the foundation of a more inclusive, open, and transparent society of the future.



## 5.2 Kevin Heng - Chief Strategy Officer

Kevin's past career and experience in finance and banking coupled with his passion for technology has equipped him with a deep understanding of fintech.

Prior to spearheading the setup and development of Bitazza, Kevin played a similar role for Grab. He was appointed Country Head of Business Development and Partnerships for Thailand and oversaw Grab's initial setup and development in Thailand. Kevin led the strategic formulation and implementation (within an extremely competitive environment against its rival Uber) which enabled Grab's fledgling market share to grow rapidly to be the leading player in Thailand today.

Prior to pursuing his interest in the technology sector, Kevin spent 10 years in investment banking and corporate finance with the last held position as Vice President of Investment Banking in CIMB Bank. During his tenure, he was involved in many large mergers and acquisitions, initial public offerings and privatization exercises covering Thailand, Indonesia and Malaysia.

Kevin holds a Bachelor of Economics (Finance) from the University of Manchester (United Kingdom)



### 5.3 Chawengsak Assawinnimit - Chief Technology Officer

Chawengsak is the founder and Managing Director of Appworks Co. Ltd (Thailand) which specializes in IT infrastructure, systems and software development. Solutions provided include IT security systems, risk management systems as well as various web applications and data warehousing.

Since 2003, through his leadership, the company has delivered solutions for many large corporations and government entities across various sectors in Thailand, such as banking, telecommunications and state enterprises. Chawengsak is a veteran in the industry and has over 26 years of working experience in this field. He holds a Bachelor of Science (Computer) from the University of Thai Chamber of Commerce and an MBA from Colorado State University, USA.



### 5.4 Pua Kin Joh - Chief Financial Officer

Pua is a capital markets specialist with over 20 years' experience in fundraising, initial public offerings ("IPO") and mergers & acquisitions with some of the largest investment banks in the ASEAN region. He is an expert in fund raising projects and bringing on-board new issuers to the capital markets. With this experience, Pua is well versed in the needs of global investors and capital market regulations.

In the past 12 years, Pua has completed eleven (11) IPOs raising over US\$5.0 billion. He also played an instrumental role in setting up a Corporate Finance house, and co-led the firm to be No. 1 for Mergers & Acquisitions in Malaysia consecutively for 2016, 2017 and 2018 (based on Bloomberg league table for deal count).

Pua completed the Blockchain Strategy programme from the University of Oxford, United Kingdom in 2018. He obtained a Masters in Applied Finance from the University of Melbourne, Australia and a Bachelor of Commerce from Lincoln University, New Zealand. He holds a professional accounting qualification from CPA Australia.



### 5.5 Jeremy Fong - Chief Experience Officer

Jeremy started his career in the field of finance 15 years ago. Since then, his career included roles as Finance Manager and Finance Specialist for some of the top Fortune 500 companies such as IBM, BHP Billiton and Hewlett Packard. His years of corporate experience equipped him with global experience across Australia, Singapore, Malaysia and Thailand. His last position was as Asia Pacific's regional finance manager and assistant finance controller for Hewlett Packard.

Jeremy left the corporate life and began a new career as a serious trader and investor in foreign exchange currencies and digital assets for private investors. Over the past 6-years, with deep experience across many trading and exchange platforms and professional working relationships with global traders, Jeremy represents an invaluable source of knowledge on the needs and trends of today's traders in the digital age.



### 5.6 Darren Lee - Chief Brand Officer

Darren is the Group Digital Creative Director at M&C Saatchi Malaysia, part of M&C Saatchi Worldwide, a global advertising agency currently listed on the AIM Board of the London Stock Exchange. He has over 15 years of experience in the creative industry. With digital experience in various industries including telecommunications, airlines, and banking, Darren spearheads the creative communications and marketing strategies that have helped build blue chip brands across Malaysia. Through his leadership, his firm has clinched various industry awards, such as the recent Gold Medal at the Kancil Awards 2018 for their Malaysia Airlines Festive Campaign.

As communicating Bitazza's value proposition to the market and building brand equity in today's digital age is a key factor to differentiate Bitazza from the competition, Darren adds immense value to our key management team of mixed talents. Darren will be developing creative concepts and strategic digital and traditional branding campaigns, as well as conducting market research for market trends and unique selling points. Darren has a degree in Bachelor of Arts (Film and Television) from Curtin University (Australia).





## 5.7 Alex Azzi - Chief Growth Officer

20 years experience in entrepreneurship and a wide variety of high-tech business models. Practical, in-depth knowledge & experience in creating, managing and growing web applications, multi-channel marketing strategies, user experience design, content, analytics and performance optimization. Strong expertise in design thinking, team management and leadership.

Lived and worked in Dubai, Venice, Milan, Hong Kong, Brisbane, Auckland, London, Beirut, Doha & NYC.



## 5.8 Didi Wiboonma - Chief Communications Officer

Wimonpun (Didi) has over 12 years experience in corporate communications, public relations, events and marketing in various industries, both in agency and in-house roles. She has consulted and managed brands from various industries including financial technology, lifestyle, music events, food & beverage and travel for some of the biggest banks as well as the major annual festivals in Thailand.

She has also previously handled Public Relations for multinational companies such as MasterCard, Royal Enfield, Skyscanner, Sanpellegrino, Lufthansa German Airlines, and Hermes Beauty. Her marketing experience includes managing international brands Michael Kors, Victoria's Secret, Bath and Body Works and La Martina. Didi was also a key player at a multinational Australian packaging corporation headquartered in Singapore, which won the Global CEO Outperformance Award during her tenure there as the Regional Corporate Communication advisor.



### 5.9 Ung Yu Meng - Head of Operations

Recently leading a RM650m (approx US\$155MM) commercial development project in Kuala Lumpur, Malaysia. Prior to this he was in the IT systems management / implementation space for over 15 years having worked with big names such as Exxonmobil and Sinclair Knight Merz (now known as Jacobs). An avid supporter of tech and blockchain, Yu Meng believes that this is the era of democratisation of traditional financing and the dawn of the financial revolution. Yu Meng holds a Bachelor of Engineering from the University of Leeds (United Kingdom).



### 5.10 Alex Lam - Head of Business Development

Alex has been in the tech sector for over 10 years working together alongside some of the Big Four accounting firms. With project implementation experience in countries spanning from the United States to New Zealand; his ability to highlight value of complex products to different stakeholders from the backend users to C-Level executives, allowed him to close the largest South East Asia SAP Cloud deal in 2017. Alex is certified in Agile Project Management Delivery Methodology, SAP Cloud for Customer Sales & Presales and SAP Marketing Cloud Sales.



### 5.11 Hamid Momeni - Head of Engineering

Hamid has started his professional career equipped with number of software engineering innovative awards from Microsoft, Dell and APICTA 2009. He has been co-founder and technical consultant of number of startups in Asia specifically in Malaysia and China. He has a strong background in software architecture & design and he is well furnished with hands-on experience in a variety of software development stacks in Web development (Front-end, Backend and DevOps), Mobile (Native and Multi-platform) development, blockchain, AI and IoT. Working in Southeast Asia, China, Middle East and Europe combined with strong understanding of the latest technologies has helped him to be always a key player throughout his career.



## 5.12 Asim Janjua - Advisor

With an accomplished background with Google Zurich & Dubai in user experience, product design and development, balanced with the practice of humanism and nature inside the workplace—today, Asim uses these skills to develop unorthodox approaches to deliver scalable user-centric solutions across product and service design, organizational-design, operations and expansion for Consensys MENA.

With a cadence for all things experiential, Asim relishes the opportunity to lead and operate from the inside out between the intersections of lateral divergent and analytical convergent thinking—centered around people, short term and long term thinking, and social equality as incentives for excellence.

### **Expertise:**

- Design Leadership, Strategy & Management
- Experience & Human Centered Design (UX/UI)
- Blockchain Design & Technology Adoption

### **Projects:**

Consensys MENA, Director of Innovation & Design, Consensys MENA

Asim is pioneering innovation and catalyzing creative thinking to build a better future through technology. Asim is leading a culture of adaptive thinking, service and product design working from the inside out, his core focus is on developing an organizational culture that is design-led, user and platform focused.

Google Products & Web, Technical Design Lead, Google Switzerland & Dubai  
Asim spent over six years working as a Technical Design Lead for Google Switzerland on initiatives that included global design systems and the design and development of product websites, with a specialization in user experience design for right-to-left languages for Google's product expansion into emerging markets.

Head of Design, User Interaction & Strategic Design Management, Dubai  
Developed adaptive, agile teams, design system libraries and design thinking principles to create delightful user experiences. As Head of Design Asim created an internal team of designers for noon.com to develop cutting-edge e-commerce solutions, payment products.

# 05 Legal & Risk Disclosure





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## 6.1 Disclaimer

We expressly disclaim any and all responsibility for any direct or consequential loss or damage whatsoever and howsoever arising from any reliance on any information contained in this document and/or any error, omission or inaccuracies of such information.

Prior to any decisions being made on whether or not to participate in BTZ as a community member, supporter or contributor, you are strongly advised to seek advice from your lawyers or financial advisors. This document or any promotional activities of Bitazza is not being distributed or made available to any person or in any country or territory where transactions with digital assets are restricted, prohibited or unlawful.

This whitepaper also contains forward-looking statements that involve risks and uncertainties. The actual results could materially differ from those anticipated in these forward-looking statements due to any reason.

## 6.2 Risk Disclosure

The risks disclosures below are not an exhaustive list of the challenges that we may face or anticipate. Other risks and uncertainties not currently known to us, or which we deem not material, may also have a material adverse impact on our business, prospects and/or the BTZ tokens.

**No prior market for BTZ tokens and it is uncertain whether a sustainable market will ever develop.** There has been no public market for BTZ tokens. Hence, whilst efforts will be made to list the BTZ tokens on exchanges, there may be significant delays for whatever reason, or if eventually listed, an active market for the tokens may not develop, or if developed, whether such a market can be sustained.

There is also no assurance as to the liquidity of any market that may develop for the tokens and the ability of token holders to sell the tokens. Therefore, there is a risk of the quoted values of the tokens on any cryptographic token exchanges upon listing declining below the initial contributed price or even rendered worthless.

**We are subject to political, economic and social developments in the region.** Our business and prospects are affected by political, economic and social developments that are beyond our control. Such developments include, but are not limited to terrorism, riots, nationalisation, expropriation, changes in interest rates, economic recession, fiscal and monetary policies of Governments, unemployment trends, deterioration of international bilateral relationships and other matters that influence consumer confidence and spending.

The high volatility in digital assets may cause these factors to change with an even greater degree of frequency and magnitude. Unfavourable developments in the socio-political environment in the region may materially and adversely affect our business, financial performance, financial conditions and prospects

**We are subject to regulatory requirements and restrictions that are yet to be defined clearly.** Government regulations surrounding the status, conduct and treatment of digital assets and blockchain technology is yet to be clearly defined at this stage. There is no certainty that Governments will over-regulate such technologies. Assuming if more strict regulations are introduced in the future, such regulations may be materially restrictive and adversely impact the crypto industry, blockchain technology and its applications. Or regulations may subject our company to investigations, penalties or other enforcement actions. In a worst case scenario, such regulations and restrictions imposed may result in the non-commercial viability of continuing to do business.

**Risk of obsolescence due to new technologies.** The functionality of Bitazza's platforms and BTZ tokens are powered by the Ethereum blockchain and smart contracts as well as other technologies. There are various inherent limitations and weaknesses in this blockchain network. There is no assurance that our platforms or BTZ tokens will continue to be technologically competitive arising from any new technologies that may emerge in the years to come, rendering existing blockchain technologies obsolete.

**Risk of security breaches and hacking.** The BTZ tokens may be held in personal digital wallets or in token exchange accounts. All of these and including Bitazza's platform and other platforms are subject to the risk of hacking, theft and other malicious attacks that may result in prolonged systems crash or even loss of tokens.

