



**SDBN3**

**Whitepaper**

**Make Money, Save the Planet**



**SDBN**



# Company introduction

SDBN DMCC is a subsidiary of the SunMoney Solar Group (“SunMoney”) and stands for Smart Digital Business Network (“SDBN”), a division of SunMoney with a profitable track record of a decade. SunMoney focuses on the construction and acquisition of solar power plants, providing the backing through the energy generation capacity of its established solar power plants.

The group is running a global community solar power program with over 50 thousand clients from more than 60 countries. The program has its own online account system, app and branded Mastercard for the clients. The community solar power program has been bringing the solar investment opportunity for small private investors since 2013. The tokenized product was launched with SDBN in 2022. The Group of Companies are based out of the United Arab Emirates, Germany, Hungary and Singapore.

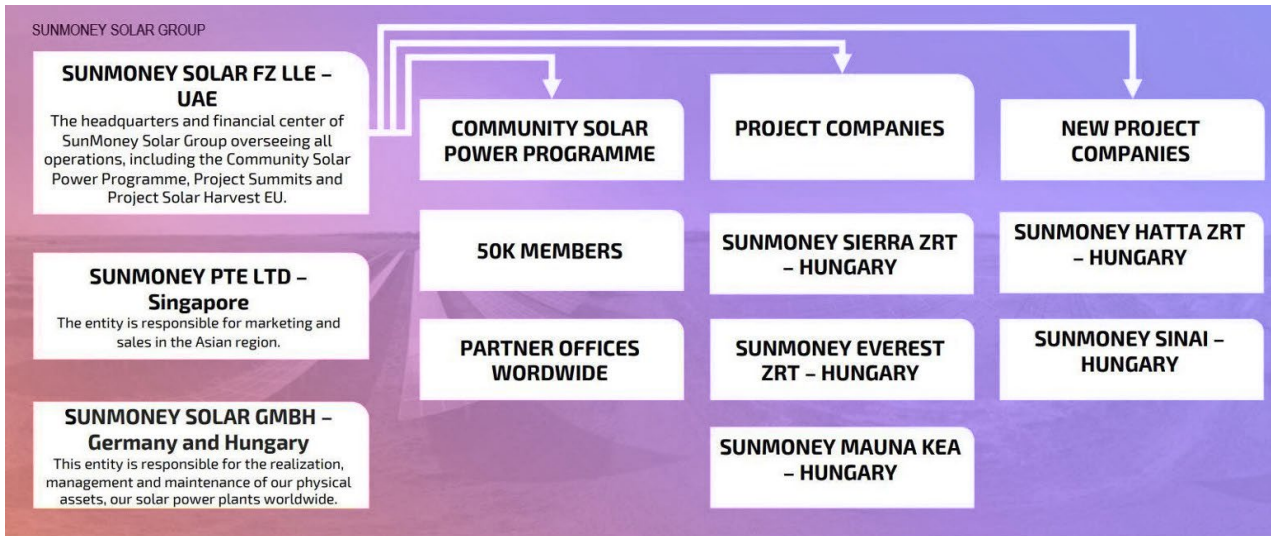
SDBN DMCC was established in 2023 to bring our token offering to life in a regulated crypto zone. DMCC is a commercial free zone in Dubai, which is the home of more than 24,000 companies and in 2023 it became the world’s number one free zone.

SDBN provides an immersive User Experience maintaining ongoing engagement levels between platform stakeholders and users in a 3D experience where users can SocialFi, earn, and build sustainable customer loyalty.

In the rapidly evolving sphere of renewable energy investment, the advent of digital assets like tokens represents an innovative stride. The team behind SunMoney is venturing into this domain, marshalling a remarkable blend of expertise and experience to steer the inception and management of their token.

The Company’s management team is composed of reputable members with impeccable background and outstanding achievement track record.





### Bridging the Future with Trust and Profitability

SunMoney paints a future where solar parks not only stand as symbols of clean energy but also as lucrative investment avenues. Through a judicious blend of promising profitability from the solar parks and encouraging a long-term relationship with the token holders, SunMoney is charting a course that promises a future bathed in both sustainability and financial growth. As we move forward, SunMoney stands ready to embrace the bright opportunities that lie ahead, with a strategy that values both profitability and community trust.

### SunMoney's Token Management Team Profile

Here, we introduce the stalwarts who would be at the helm of this initiative, underscoring their professional backgrounds, the feasibility of the project, and their immaculate personal records.

#### Gabor Eisenbart (Owner and Founder)

With over a decade immersed in the solar industry, Gabor has been a linchpin in numerous successful solar projects across Europe and Asia. His acumen in finance, fortified by his tenure as the founder of SunMoney Solar Group, positions him as a visionary leader capable of steering the token project to success. His long history in the industry stands as a testament to his capability to launch and sustain a token in the market.

**Zoltan Rendes (Partner, Chief Marketing Officer)**

Zoltan brings to the table over 20 years of experience in marketing, sales, and business development, spanning sectors like energy, IT, telecom, and media. His expertise in branding and marketing strategies are pivotal in crafting a robust market presence for the token. His astute marketing strategies are expected to facilitate a smooth launch and sustained growth of the token.

**Peter Bahorecz (Partner, Chief Networking Officer)**

With over a decade of experience in network marketing, coaching, and training, particularly in the solar industry, Peter is the fulcrum for expanding and managing SunMoney's networks. His proficiency in fostering relationships and expanding networks, promises a solid foundation for the token's community engagement and growth.

**Deepa Sud (Executive Director - Dubai Headquarters)**

Deepa Sud leads the operations in the Middle East and Africa, boasting over 25 years of experience in building teams, workforce and culture in banking, finance, and the renewable energy sectors. Her extensive background helps maintaining professional operations, execution and boosting innovation and growth within the group.

All managers maintain an immaculate criminal record.

**Legal and Compliance Team**

To maintain a transparent and compliant operation, SunMoney has established a team of legal experts and compliance officers who diligently work to adhere to regulatory standards and ensure the smooth operation of the token in the financial market. This team's role is crucial in demonstrating that the token operates within legal boundaries, and maintaining an immaculate record, free from civil or criminal charges.

**Commitment to Legal Compliance and Ethical Conduct**

As a testament to their dedication to upholding the highest standards of ethics and legal compliance, the team at SunMoney undergoes regular checks and verifications to ensure no member has any civil or criminal charges against them. This proactive approach safeguards the reputation of the team and the token, promising a secure and trustworthy investment avenue for potential investors.

# Description of the virtual asset (VA)

## **SDBN3 Tokenomics: Simplicity and Transparency**

Understanding the SDBN3 token requires a close look at its tokenomics - the underlying economics that govern its distribution and utilisation. In this chapter, we unfold the simplified yet well-defined structure of SDBN3 tokenomics, which stands as a hallmark of transparency and user-friendliness.

### **A Clearly Defined Supply Pool**

The foundation of SDBN3's financial structure is its clearly defined token supply. A steadfast amount of 1,000,000,000 tokens have been minted, forming a stable base for the entire operation. Interestingly, these tokens find their initial abode in the Sales Contract address, ready to greet potential buyers as the sales launch unfurls.

The initial token issuance price is \$0.015.

### **A Transparent Sales Strategy**

In line with its straightforward approach, all minted SDBN3 tokens are earmarked for sale. This transparent strategy ensures that every token created has a clear pathway to potential investors, eliminating any complications or ambiguities regarding their allocation.

### **Fluidity of Assets: No Locked Tokens**

Adding to the simplicity of its structure, the SDBN3 tokenomics operates without any locked tokens. This means that users can enjoy unrestricted access to their tokens without any lock-in period, offering a sense of fluidity and freedom that is often appreciated in the fast-paced world of cryptocurrencies.

### **Precision in Transactions: 18 Decimals**

To facilitate precise transactions and accounting, the SDBN3 token has been designed with 18 decimals. This granular level of division allows for detailed transaction records, enabling users to conduct transactions with high accuracy, no matter how big or small.

In essence, the SDBN3 tokenomics is a breath of fresh air in the complex world of digital currencies. Its streamlined structure, coupled with a transparent and user-friendly approach, promises an uncomplicated and clear path for investors. By adhering to principles of clarity and openness, the SDBN3 token stands as a beacon of simplicity and transparency in the ever-evolving crypto space.

### **Unveiling the Unique Attributes of the SDBN3 Token**

Dive deep into the dynamic world of the SDBN3 token, a refreshing player in the cryptocurrency space, standing tall with its unique characteristics and value propositions. Here, we unfold the standout qualities that make the SDBN3 token not just another cryptocurrency, but a true asset in the digital landscape.



## **Bridging the Future: A WEB 3.0 Compliant Token**

At its core, the SDBN3 token is much more than a decentralised asset complying with the ERC20 standards; it is a futuristic token harmonising with the Web 3.0 paradigm. Situated on the robust BNB Smart Chain (formerly known as Binance Smart Chain), it embodies the next wave of internet evolution, fostering decentralised and intelligent transactions.

## **Your Share in the Future: Understanding Token Holdings and Payouts**

The SDBN3 token is a beacon token, signalling not just a wallet address but also an indicative share size for impending payouts. It functions as a transparent ledger where the amount of SDBN3 tokens held in a wallet delineates the share size that the wallet owner possesses in the overall pool of SDBN3 tokens.

The brilliance of this structure lies in its future monthly payouts, which will be meticulously aligned with the share size. It presents an innovative approach, where your token holdings are directly proportional to the potential payouts, making investments more transparent and tangible.

## **Not a Speculative Venture, but a Sustainable Investment**

In the fluctuating world of cryptocurrencies, SDBN3 stands as a memento of stability. It diverges from the speculative intent often associated with digital assets. Investors don't just aim for a one-time future profit; instead, they view SDBN3 as a sustainable investment avenue promising long-term consistent returns.

The SDBN3 token is carving a distinctive path in the crypto domain, heralding a new era of value generation and sustainable investments. It is not just a cryptocurrency; it is a promising avenue for future-centric, intelligent, and sustainable investments.

The token's essence is to generate a stable monthly USDT income for its owners' wallets. The tangible solar backing not only protects the value of the token, but also links it to a continuously appreciating asset that creates value. With the expansion of solar power and capacity, the value of SDBN3 is increasing. Limited supply is increasing scarcity, which is essential for value growth potential. Another important aspect is the automated value increasing capability of the token.

The tangible hedge for SDBN3 comes from solar power generation capacity. The SDBN3 allows the purchase of a fraction of the capacity from existing, operational and profitable solar power plants. Monthly electricity sales are made automatically on behalf of token holders.

# Description on how it derives its value from

## **Solar Parks: A Guarantee of Profitability**

SunMoney's solar parks are powerhouses of profitability, boasting an annual profit potential ranging from 15 to 17% annually based on the group's experience and historical data of a decade. This spectrum of profitability stems from a portfolio that houses both long-term contractual solar parks as well as those selling electricity on the exchange, indicating a diversified strategy in play. Moreover, scaling up operations to meet growing demands is not seen as a hurdle, thereby promising a seamless expansion in the future.

## **Rights and obligations**

### **A Glimpse into the Future: Payout Schedule**

Mark your calendars as the SDBN3 token is geared up for an eventful journey. With a launch date set on November 1, 2023, the token initiates a 24-month vesting period. Following this growth and consolidation phase, the first payout is keenly scheduled for December 1, 2025, setting the stage for a fruitful and radiant financial future, unless the SDBN community votes for a later payout start date.

The SDBN3 token emerges as a prime example of lucrative and sustainable investment, promising a bright and sustainable financial future powered by the sun. Through structured reinvestment strategies and well-planned payout schedules, it beckons investors into a world of radiant opportunities and substantial returns.

### **Charting the Solar Journey: Current Endeavours and Future Prospects**

Let's delve into the realms of the existing and anticipated parks and understand the revenue avenues that stand as a testament to the profitability that these ventures envision.

### **Token Holders: Encouraging a Long-term Bond**

While SunMoney doesn't offer staking rewards, it fosters a deep bond with the community members through the promise of higher-than-average monthly returns. This approach acts as a significant incentive for users to hold onto the token, nurturing a sense of trust and stability surrounding the token.

### **Over-Incentivization: A Balanced Approach**

At this stage, the strategy revolves around offering substantial monthly returns to maintain the trust and loyalty of the community members. It carefully treads the line to avoid over-incentivization, thus fostering a healthy and sustainable growth environment for both the investors and the ecosystem.

### **The Income Potential of SDBN3: A Sunny Investment Prospect**

Step into the vibrant world of SDBN3, where your investment not only blossoms but has the potential to generate substantial income, akin to the ever-glowing Sun. Let's navigate through the radiant pathways in which the SDBN3 token channels its luminous energy into substantial financial gains for its holders.

## **A Radiant Income Generator**

Imagine a financial asset whose value multiplies with the reliability of the sunrise every day. The SDBN3 token shines brightly and can generate up to several times the initial purchase price on a monthly basis, promising a steady stream of income as long as the sun is in the sky.

## **Profit Distribution: A Strategy Defined Post the Initial Two Years**

As we reach the two-year milestone, a well-defined profit distribution plan will be put in place. The distribution of revenues will be as follows:

20% will be returned to feed the tokens already issued, ensuring the maintenance of a healthy and growing ecosystem.

80% will be used to pay stakeholders automatically, rewarding their trust and patience with significant returns.

Notably, token holders from Series 1 and 2 (SDBN 1 and 2) will continue to reap the benefits of their early commitment, enjoying ongoing rewards as a testament to their enduring belief in our project. This strategic profit distribution plan solidifies our dedication to creating lasting value and appreciation for our loyal investors that have believed and trusted in the success of this project from inception.

# **Planned use of proceeds**

## **Harnessing Technology for Income Growth: A Glimpse into Profit Investment Triggers**

Embark on a journey to explore the revolutionary methods adopted by SunMoney in the financial management of the SDBN3 token. This segment unveils the ingenuity behind the profit investment triggers that play a pivotal role in optimising investments and fuelling solar capacity growth.

## **Smart Allocation of Generated Profits**

In the financial orchestration managed by SunMoney, 100 percent of generated profits is meticulously reinvested back into solar park capacity enhancement for 24 months from the launch of the token. This is a strategic move aimed at amplifying the foundational strength of the solar infrastructure, fostering a cycle of growth and sustainability.

After the 24 months period, 80 percent of the profits is given to token holders. The remaining slice of the profit pie, which accounts for 20%, is strategically channelled to facilitate the fundamental growth of the already issued SDBN tokens. This prudent allocation ensures a balanced growth strategy, nurturing not only the solar infrastructure but also bolstering the inherent value and stability of the existing token ecosystems. 18 percent of this is going to the growth of the current phase, namely SDBN3 token, 2 percent is going to the growth of previous token phases.



## **A Robust Reinvestment Strategy for the Initial Two Years**

In the initial two-year period, all the income generated will be reinvested to expand the solar farm infrastructure. This robust reinvestment plan will ensure the continued expansion and development of solar facilities and provide a strong foundation for future prosperity. The steadfast support from token holders will be acknowledged through a dual-pronged approach, ensuring they benefit from an original lower token sell price and enjoy prolonged rewards derived from a percentage of subsequent token issuance series.

# **Detailed description of the issuance structure of the VA**

## **Decoding the SDBN3 Token Minting Process: Stability and Security**

This chapter aims to demystify the structured minting process of the SDBN3 token which upholds both stability and security, ensuring a seamless experience for all involved. Here's how it works:

### **A Fixed Supply for Unwavering Stability**

The first thing to note about the SDBN3 token is its rock-solid foundation based on a fixed supply of 1,000,000,000 tokens. This cap on the supply is not just a number, but a commitment to stability and predictability within the SDBN3 ecosystem. It clearly communicates that there will be no additional tokens introduced, thereby maintaining the integrity and value of the existing ones.

### **Immutable Smart Contracts: The Gatekeepers of Authenticity**

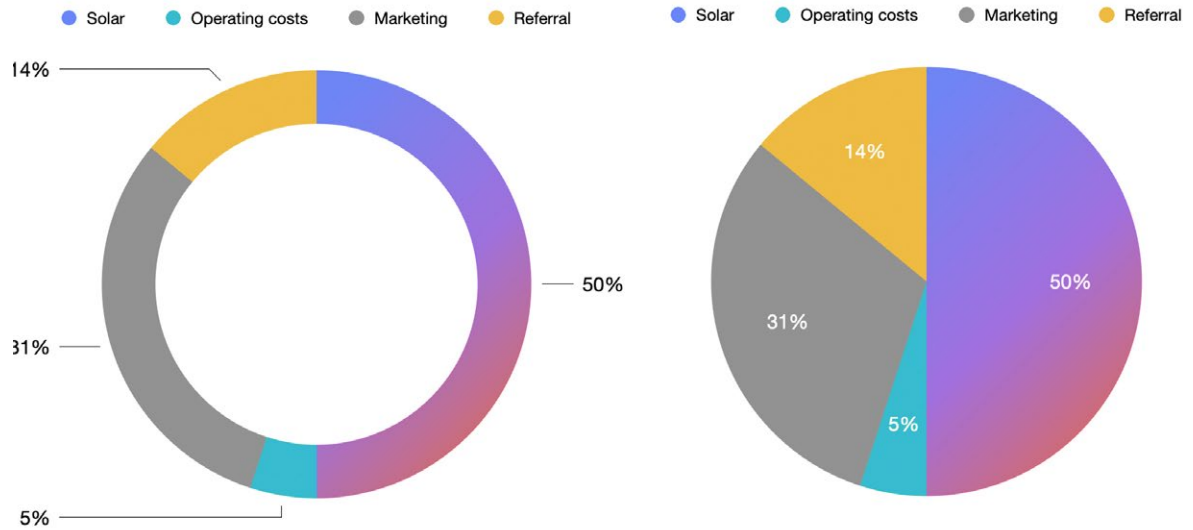
At the helm of this operation are the immutable smart contracts, acting as vigilant gatekeepers that prevent any unauthorised or erroneous creation of new tokens. These contracts are not just rules but unchangeable protocols that enforce the pre-defined supply limit, thereby fostering a secure and tamper-proof environment.

### **A True Value-Generating Asset**

Setting it apart from its counterparts, SDBN3 has cultivated its niche as a genuine value-generating token. It's a breath of fresh air in the cryptocurrency arena, offering promising avenues for appreciable gains. Let's break down how the value generation happens through a pie chart illustrating its financial allocation:

Financial Allocation:

- Solar Capacity Purchase: 50%
- System Maintenance: 5%
- Marketing Costs: 45% (comprising a 14% referral bonus and a 31% allocation for advertising expenses)



The economic blueprint has been devised to potentially escalate the final payouts up to a whopping 5 times the initial investment on a monthly basis. It's a game-changer, redefining how cryptocurrencies can be lucrative, long-term investments.

The token will be listed on a centralised exchange for token holders who wish to buy or sell tokens on the secondary market.

## Explanation on the entities involved other than the issuer

Not applicable as there are no broker dealers involved, only private sale. The token will be listed for secondary market operations.

## Information on underlying technology with DLTs it is compatible with, DLT standards custody and transfer

### Adhering to ERC20 Standards

The SDBN3 token, like its family members, operates within the framework set by the ERC20 standards. This means that it is built on a widely accepted set of rules that govern how it interacts within the Ethereum blockchain. These standards ensure compatibility, reliability, and security in its operations.

### Safety Measures and Loss Prevention

One of the notable features of the SDBN3 token is the heightened control vested in the hands of the token contract owner. In the event that there are unapproved or malicious



transfers, the owner has the power to intervene by transferring the SDBN3 token from any wallet back to safety. This function acts as a safety net, helping to prevent losses and secure the assets of token holders.

### **Maintaining a Clean and Secure Contract**

The SDBN3 token contract is designed to maintain a clean slate, free from unwanted transfers. To facilitate this, the contract owner holds the right to withdraw BNB and any other tokens that find their way into the contract inadvertently. This cleanup mechanism ensures the contract remains secure and operates smoothly without clutter or unnecessary distractions.

### **Simplified Group Transfers with Multi-Transfer Function**

To add a dash of convenience, the SDBN3 token contract includes a multi-transfer function. This function simplifies the process of sending tokens to a group, making mass transfers like regular monthly payouts quicker and hassle-free. It's a thoughtful addition, designed to save time and simplify group transactions.

### **Focused Functionality**

The SDBN3 smart contract prefers to stick to the essentials. Aside from the functionalities mentioned, it doesn't venture into the realm of other unique functions. This focused approach helps in keeping the operations streamlined and straightforward, making it user-friendly, especially for those who are new to the world of digital assets.

The SDBN3 token not only aligns with the recognized ERC20 standards but also incorporates features that prioritise security and ease of use. Its smart contract functionalities are crafted to provide a safe, secure, and user-friendly environment for all its holders.

## **Confirmation if it has been subject to an audit**

### **SDBN3 Token Technological Risk Management Report**

SunMoney takes a proactive stance in ensuring the security and reliability of the SDBN3 token. Despite its basic structure, which naturally offers a lower risk profile, the group has taken comprehensive steps to fortify the security infrastructure surrounding the SDBN3 token. This report elucidates the series of actions that have been actively implemented to mitigate both known and potential future risks.

The External Audit Report performer by Security Audit firm Zokyo Labs was successfully concluded with a score of 70, which is above the market standards. Full audit report available on Sun Money website.

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## 1. Technological Risk Management

### 1.1. Code Quality and Complexity

#### Actions Taken:

Peer Review: SunMoney Solar Group has instituted periodic peer reviews of the code to uphold its robustness and security.

- Bug Bounty Programs: The group has initiated bug bounty programs, encouraging the community to identify and fix potential vulnerabilities, thus ensuring the continued security of the token.
- External Audit: SDBN has contracted Zokyo to execute an audit assessment of the smart contract, the assessment graded 70 out of 100, above industry scores for these types of audits. (Audit report attached)

### 1.2. Binance Smart Chain Inherited Risks

#### Actions Taken:

- Collaboration with BSC: The group has established an active collaboration with Binance Smart Chain developers, staying informed of any updates or identified vulnerabilities and incorporating necessary safeguards.
- Contingency Plans: Comprehensive contingency plans have been developed to manage potential network congestion and other inherited risks, ensuring smooth transactions even during peak times.

## 2. Cyber Security Measures

### 2.1. Phishing Attacks

#### Actions Taken:

- Anti-Phishing Campaigns: The group has launched widespread education campaigns, effectively training users to recognize and report phishing attempts, thereby enhancing collective security.
- Secure Communication Channels: Verified and secure communication channels have been instituted for official announcements, significantly reducing the potential for phishing scams.

### 2.2. Sybil Attacks

#### Actions Taken:

- Network Monitoring: SunMoney Solar Group has implemented network monitoring tools to detect and neutralise unusual patterns that might indicate a Sybil attack promptly.



- User Verification: Robust user verification methods have been deployed to prevent Sybil attacks on the network, safeguarding the integrity of the ecosystem.

### 2.3. Wallet Compromise

#### Actions Taken:

- Multi-Factor Authentication (MFA): Users have been encouraged and facilitated to enable MFA, adding an extra layer of security to their wallets.
- Wallet Security Education: A comprehensive resource pool has been developed, offering guidance on securing personal wallets effectively and preventing unauthorised access.

### 3. Penetration Testing

#### Actions Taken:

- Third-Party Auditors: The group has partnered with reputable third-party auditors to conduct regular penetration tests, identifying potential vulnerabilities and patching security loopholes swiftly.
- Simulated Attack Drills: Regular simulated attack drills are conducted to test the preparedness of the system and to refine response strategies to potential security incidents.

### 4. Risk Mitigation and Countermeasures

#### Actions Taken:

- Incident Response Team: An expert incident response team has been established, geared to monitor and address security incidents swiftly and effectively.
- Community Engagement: A vibrant community of security researchers and enthusiasts has been fostered to assist in identifying and mitigating potential threats, creating a collective shield against vulnerabilities.
- Insurance Fund: An insurance fund has been established to cover potential losses due to unforeseen risks or vulnerabilities, providing an added layer of financial security for investors.

#### Conclusion

SunMoney Solar Group remains steadfast in its commitment to safeguarding the security and stability of the SDBN3 token. Through ongoing community engagement, expert collaboration, and adherence to industry best practices, the group ensures a secure and dependable environment for SDBN3 token holders and investors. The proactive measures implemented epitomise SunMoney Solar Group's dedication to fostering trust and reliability in the digital asset space.

# Information on any material legal or regulatory considerations applicable to owning, storing, transferring, or otherwise using the Virtual Asset if applicable)

## **Exceptional Circumstances: Addressing Unapproved or Malicious Transactions**

While the minting process is firmly capped, there exists a provision to address the rare occurrences where user-requested corrections are necessary due to unapproved or malicious transactions. In these exceptional cases, a precise process kicks into gear to amend the situation:

- **Token Burning:** Initially, the tokens present in the target wallet (where the tokens ended up mistakenly or maliciously) are annihilated or 'burned'.
- **New Token Minting:** Subsequently, an equal amount of new tokens are created or 'minted' to replace the ones that were destroyed.
- **Restoration to Original Owner:** These newly minted tokens are then dispatched back to the original wallet address, ensuring that the rightful owners regain possession of their assets.

Importantly, this entire correction process is conducted without altering the total fixed supply of 1,000,000,000 tokens. It's a meticulous procedure that ensures justice and fairness, without destabilising the system's established equilibrium.

In conclusion, the SDBN3 token minting process is a masterclass in stability and security, showcasing a well-planned structure that maintains both the integrity and the fixed supply of the tokens, even when navigating through exceptional circumstances. It stands as a beacon of reliability, promising a secure and stable investment avenue for every token holder.

## **Your Guide to SDBN3 Token Custody: Secure and Seamless**

Delve into the intricacies of token custody, a vital facet of the SDBN3 token ecosystem that guarantees secure and seamless transactions for every holder. Let's take a stroll through how the process is designed to provide peace of mind and optimum security for your digital assets:

### **A Fortified Fort for Sales Tokens**

In the bustling marketplace of SDBN3 tokens, there exists a secure sanctuary where the tokens slated for sale reside - the sales contract's wallet address. This special location is fortified to the extent that access is granted only through the smart contract, ensuring a safe haven for the tokens awaiting purchase.



## **Personalized Security with Digital Wallets**

As a token holder, you are entrusted with a highly secure digital wallet, a personal vault adhering to the stringent WEB3.0 cryptographic security standards. This wallet is your private space, a safeguard where your tokens reside, shielded by the latest technology to ensure an uncompromised safety net.

### **Exclusive Access through Private Keys**

To add a layer of personalised security, these wallets are paired with unique private keys - known solely to the individual holder. This exclusivity ensures that only you can access and manage your assets, fostering a safe and secure environment for your investments.

### **Aligning with the Best: Choosing Your Wallet**

For an enhanced secure experience, holders are advised to opt for wallet solutions that are in harmony with the ERC20/BSC standards, the benchmarks of compatibility and security in the crypto world.

If you're pondering over which wallet to choose, here are a couple of stellar options that are not only compatible but also free:

- MetaMask: A popular choice, known for its user-friendly interface and robust security features.
- TrustWallet: Another reputable option, which promises great functionality coupled with top-notch security.

Through the use of these wallets, you ensure that your SDBN3 tokens are held in a secure environment, fortified with the best protective measures available.

The SDBN3 token custody process is tailored to offer you a secure, seamless, and personalised experience. It's a meticulously crafted system where security meets convenience, providing every token holder with peace of mind and a safe home for their assets. It showcases a proactive approach to safeguarding investments, promising a smooth and secure journey in the world of digital assets.

### **Safeguarding Holder's Privacy: A Peek into SDBN3's Holder Tracking and Confidentiality Protocols**

In the dynamic landscape of cryptocurrencies, safeguarding user information while maintaining transparency stands as a pivotal priority. Here, we illuminate how the SunMoney Solar Group navigates these crucial aspects through meticulous holder tracking and robust confidentiality measures.

### **A Foundation of Trust: KYC Procedures**

To foster a secure and trustworthy environment, SunMoney Solar Group insists that all prospective SDBN3 token holders undergo a standard Know Your Customer (KYC) procedure before making their first purchase. This procedural cornerstone ensures that only verified individuals can participate, thereby instilling confidence and security in the company.

## **Upholding Confidentiality: A Pledge of Privacy**

When it comes to handling user-related data, SunMoney adopts a policy grounded in utmost confidentiality. Every fragment of user data is handled with a high degree of responsibility, ensuring that confidentiality isn't just a promise, but a steadfast practice. This approach not only fosters trust but also forms a strong bond between the community and the organisation, ensuring a safe harbour for everyone involved.

## **Transparency at its Best: Open Access to Transaction Details**

While privacy is a cornerstone, transparency in transactions isn't compromised. A fine balance is struck by making all wallet address details, including transaction histories, openly accessible to anyone. This is facilitated through Binance's online blockchain explorer, which can be visited at [BSCScan.com](https://BSCScan.com).

By providing public access to transaction details, SDBN3 promotes an environment of transparency and open verification, allowing anyone to witness the vibrancy and activity within the SDBN3 token network. This transparent approach encourages community engagement and fosters a culture of openness and trust.

In summary, the SunMoney Solar Group showcases a judicious blend of transparency and confidentiality, weaving together a secure yet open environment for SDBN3 token holders. It stands as a testament to their commitment to fostering a community where privacy is respected and transactions are transparent, creating a blueprint for a flourishing and secure digital asset ecosystem.

## **AML/CFT**

SBDN believes that an effective anti-money laundering and combating the financing of terrorism regime is essential to protect the integrity of the company, its partners and customers, therefore:

- SBDN makes every effort to ensure that its operations are conducted with integrity and in compliance with all applicable legal and regulatory requirements on AML/CFT;
- The Board of Directors are committed to strong AML culture and fully support the implementation and continuous improvements of AML/CFT policies, procedures and controls to adequately mitigate the nature and level of ML/TF risks;
- The protection of SBDN, its management and staff against the reputational, regulatory, criminal and financial risks associated with inadequate AML/CFT policies, procedures and controls is the responsibility of every member of staff
- SBDN policy on the prevention of ML/TF applies to all the countries in which SBDN operates and to all business activities within those countries
- SBDN AML/CFT framework includes but is not limited to:
  - Establishing requirements on Customer Due Diligence/ Know Your Customer to manage money laundering, proliferation financing, terrorism financing, tax evasion and sanctions risks;



- Controls, identification and risk management of higher risk customers such as foreign politically exposed persons, transactions monitoring system to identify potential ML/TF red flags;
- Screening customers and transactions against global and local sanctions lists that are applicable to SDBN is in place;
- Screening funds originating from virtual assets using Coinfirm Analytics as a KYT solution;
- Investigation and reporting of suspicious activity to the appropriate regulatory bodies;
- Cooperation with information request made by government or law enforcement agencies during their investigations;
- Record keeping of identification, account opening, transactions, staff training, internal compliance monitoring and suspicious activity report according to the applicable legal and regulatory requirements.

### **Risk Acknowledgment and Disclaimer**

This document is presented by the SDBN DMCC and is intended for informational purposes only. It does not constitute investment advice, endorsement, analysis, or recommendations. The SDBN DMCC is not a financial advisor. Participation in the SDBN3 project carries inherent risks and may not be suitable for all investors.

#### **1. Potential Risks**

Participating in this project involves various risks, including, but not limited to, market risk, liquidity risk, operational risk, regulatory risk, and the potential risk of loss of all capital invested. The value of cryptocurrencies, including tokens, can be extremely volatile and unpredictable.

#### **2. User Responsibility**

All participants must conduct their own due diligence and assess the potential risks and rewards associated with this project. By choosing to participate, users assume full responsibility for their actions and agree to be solely responsible for any outcomes, including any potential loss or damages.

#### **3. Legal Compliance**

Participants must comply with all applicable laws and regulations in their respective jurisdictions. The SDBN DMCC makes no representation or warranty as to the legality of participation in the SDBN3 project in any specific jurisdiction.

#### **4. No Guarantee**

The SDBN DMCC does not guarantee any level of performance or the underlying assets of the SDBN3 project. Past performance is not indicative of future results.

#### **5. Liability Limitation**

Under no circumstances will the SDBN DMCC be liable for any loss or damage incurred

by any party as a result of participation in the SDBN3 project, including but not limited to any loss of investment or loss of data.

## **6. Indemnification**

Participants agree to indemnify and hold harmless the SDBN DMCC, its affiliates, officers, directors, employees, agents, and representatives from any and all claims, liabilities, damages, and expenses (including reasonable attorney's fees) arising out of or relating to their participation in the SDBN3 project.

## **7. Changes and Updates**

The SDBN DMCC reserves the right to make changes to the project, including its structure, timing, and any other aspects, at any time and without notice.

## **8. Acceptance of Risk**

By choosing to participate, users acknowledge and accept the risks outlined herein and understand that they are participating at their own risk.

We strongly encourage all potential participants to seek independent legal and financial advice before deciding to get involved in the SDBN3 project.

# **A statement on the environmental and climate-related impact of the Virtual Assets**

## **ESG Statement**

SDBN is proud to be a leader in the renewable energy sector within the European Union. Our commitment to Environmental, Social, and Governance (ESG) principles is at the forefront of our business. Through the development and operation of solar parks, we are dedicated to providing clean energy, fostering social well-being, and upholding the highest standards of corporate governance. We understand the urgency of addressing climate change. Through our solar parks, we harness the power of sustainable energy, significantly reducing carbon emissions. From the profits generated from these solar parks, we aim to contribute to a more sustainable and resilient future.

SDBN places a premium on governance practices that ensure transparency, accountability, and ethical conduct. Our process is executed with the highest standards of financial integrity, providing investors with a secure and trustworthy platform. We believe that strong governance is the cornerstone of sustained success and value creation. By tokenizing the profits from our solar parks, we leverage cutting-edge technology to enhance financial inclusivity and broaden access to sustainable investments. Our commitment to technological advancement aligns with our broader goal of driving positive change and innovation in the renewable energy sector.



**SDBN**