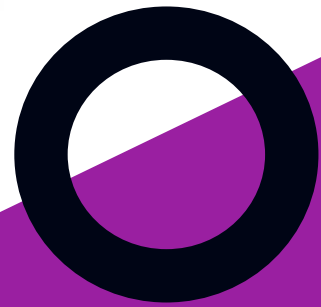




Crypto Loans Backed by Your Assets

Don't sell your assets, borrow against it





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Collateral Network is the world's first wholly digital peer to peer lender. It offers innovative, flexible, and accessible loan products, making it easy for borrowers around the world to unlock cash from their physical and digital assets on the blockchain.

Asset backed lending is estimated to be a \$4.5 trillion market globally and is forecast to grow to \$6.9 trillion over the next five years.

By opening the first challenger asset lender to cryptocurrency users, we will give cryptocurrency holders the ability to become their own bank and provide fractional loans to borrowers for an agreed fixed rate of interest.

Borrowers can be individuals or businesses who are able to use their physical and digital assets to release cash without needing to sell or jump through multiple hoops and red tape. All borrowers will be provided with the opportunity to benefit from the growth of the assets they own whilst unlocking liquidity.

Lenders can be anyone with holdings of fiat or digital currencies from which they wish to earn a return.



How Does It Work?



Collateral Network is revolutionizing the financial world, opening long-term wealth generation to anyone by increasing access to financial opportunities and giving users greater control over their assets. Anyone can easily access loans against assets, no matter where they are located.

This means that people now have the power to use their assets to secure loans and create wealth on their terms. With Collateral Network, people can achieve their goals and dreams as it is making loans more accessible and exciting than ever before.

Fractionalize

The Collateral Network platform will ensure each asset is minted into a tangible T-NFT. Each NFT can then be fractionalized, allowing users to lend against assets such as property, cars, and luxury items.

Combined with this Collateral Network will offer the same service to businesses who need to release funds from their assets within their business.

Borrow












Unlike a traditional loan which takes your income and credit history into account, borrowers will be able to use their physical assets to release cash without needing to sell or borrow against future income.

Trade

Users will be able to invest in and trade their asset backed NFT's loans using our specialized marketplace.

Assets You Can Borrow Against



- ▶  Real Estate
- ▶  Luxury Watches
- ▶  Fine Wines
- ▶  Diamonds
- ▶  Cars
- ▶  Business holdings and stock
- ▶  NFTs
- ▶  Gold Bars
- ▶  Fine Art
- ▶  Rare Whisky
- ▶  Collectables

With our innovative blockchain platform, borrowers can now easily access cash by using their physical and digital assets. Collateral Network will also help business that need to release funds from assets which they hold within their business or help with funding future stock purchases.

Our team of experts will ensure that all assets be it physical or digital are valued correctly, ensuring that the lenders investment into the loans offered never exceed a certain loan to value (LTV) which will enable Collateral Network to dispose of the assets in the event of a default scenario without penalty or loss of value to the borrowers. At the same time, we will ensure that the lender is able to release the required amounts with fair and transparent valuations.

Borrowing against these assets means using them as collateral to obtain a loan, with the understanding that if the loan isn't repaid, the lender will retain the assets for resale on the Collateral Network marketplace.

Why Collateral Network



Many don't realize that their assets can make the most flexible, convenient, and immediate funding options available at moments when cash needs are unexpected and urgent. Here are some reasons why Collateral Network is set to revolutionize this space.

- ✓ **Fast turnaround** - Collateral loans are a reliable, fast, and easy way to access cash with no credit checks, credit history, or financial disclosures. Receive USDT, USDC, BTC or other forms of fiat or digital currencies from your assets within 24hrs.
- ✓ **Tangible** - Unlike a traditional loan that takes your credit score into account, a Collateral Network loan is an asset-backed loan in which your physical or digital assets act as collateral for your line of credit.
- ✓ **Privacy** - Privacy is at a premium in the world we live in. At Collateral Network, we understand that there are some decisions that should be yours alone – such as whether you need a quick loan to cover short-term cashflow issues. Unlock the value hidden in your assets without leaving a footprint on your credit profile or utilise your business assets to help your business grow.
- ✓ **Transparent** - All contractual information is stored in the metadata of the NFT and is stored on the public blockchain, which cannot be altered or changed. Transparent fee structure, transparent terms welcome to the future of lending.
- ✓ **Low Cost** - Borrowers can borrow against their assets at competitive rates with flexible terms, and investors can provide liquidity to these loans and generate a passive income.



The business of lending money through an agreement secured by collateral is known as asset-backed lending. Assets, such as inventory, accounts receivable, equipment, or other property, are owned by the borrower. Asset-backed lending is gaining massive traction among users, as low costs and easy loan availabilities are driving the market growth.

- Asset-backed lending is an essential component of the credit marketplace. Much like leveraged lending is to corporates, asset-backed lending is the lifeblood of millions of businesses and consumers globally, financing day-to-day operations and lives through diverse credit types.
- Asset-backed lending is estimated to be a \$4.5 trillion market globally and is forecast to grow to approximately \$6.9 trillion over the next five years.
- By pursuing new and mispriced lending opportunities, asset-Backed lending can offer attractive portfolio diversification through exposure to large, diversified pools of hard and financial assets.
- While the economic and social risks linked to COVID-19 today are high, we view asset-backed lending as a large, diverse asset class that has been tested over a long history, and as the environment normalizes, has the potential to offer investment exposure in interesting and often proprietary investments.

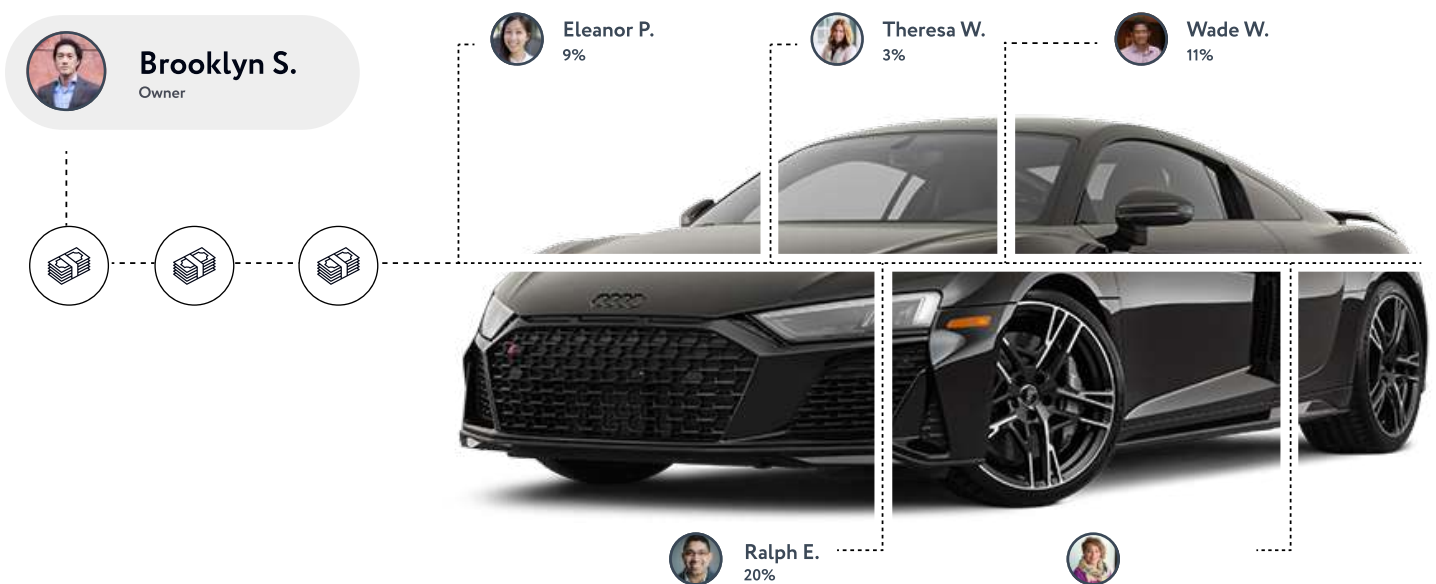
The Collateral Marketplace



The Collateral Network marketplace connects borrowers and investors. The platform has been built on the Ethereum blockchain and will have multi-chain capabilities. We allow users to find and own some of the best asset-backed NFT options and the market has to offer in a matter of minutes.

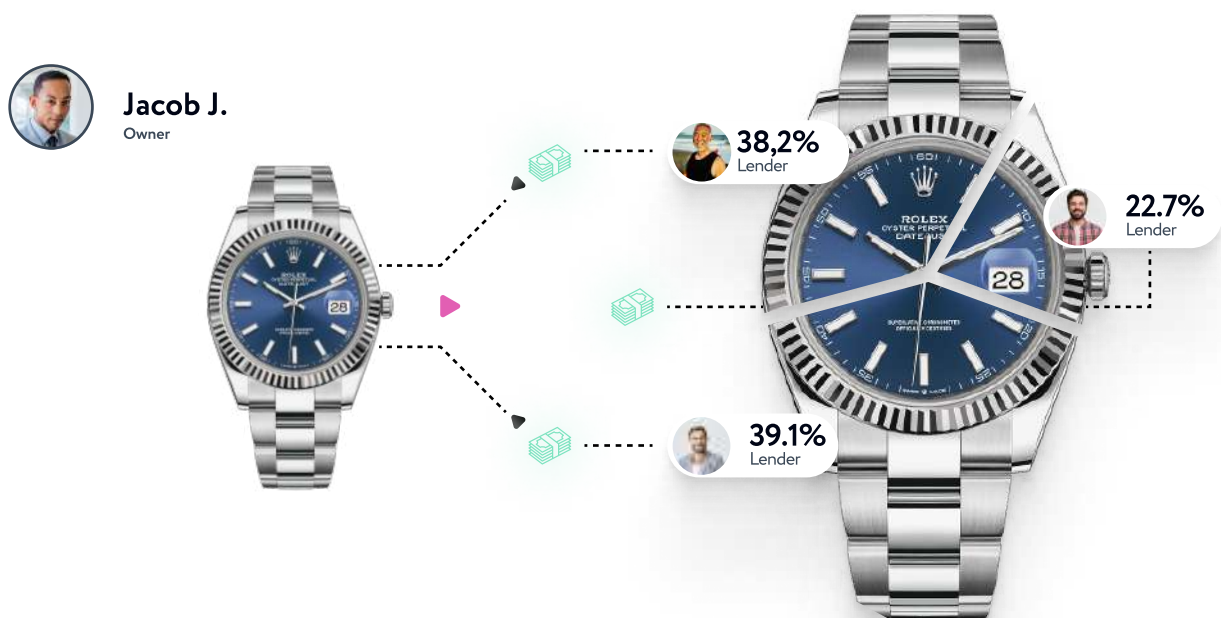
With no impact on the borrower's credit score, no cost to apply, and no obligation to move forward, it's an ideal solution to release some cash and take advantage of assets owned by individuals or businesses.

Users can buy fractional NFTs of assets similar to buying shares in the stock market. The platform enables users to borrow against their holdings and has decentralised functionality enabling users to store the NFTs on their Collateral wallet or on any third-party ERC-20 compatible wallet.





- ✓ **Marketplace** - Platform that connects borrowers and investors and allows users to trade and collect asset backed fractionalised NFTs on the Collateral Network marketplace. Users can diversify their portfolios by purchasing fractions of alternative assets instead of allocating 100% of their capital to a single asset allowing diversification of a lender's portfolio.
- ✓ **Auctions** - Token holders gain access to collateral private auctions of distressed assets; these auctions will be physical and digital auctions in the metaverse and will provide investors with the opportunity to purchase assets below market value, a great incentive to be part of Collateral Network.
- ✓ **Crowdlending** - - Investors can provide fractional loans to borrowers for an agreed fixed rate of interest as set out by Collateral Network against NFTs which are backed by the relevant asset.



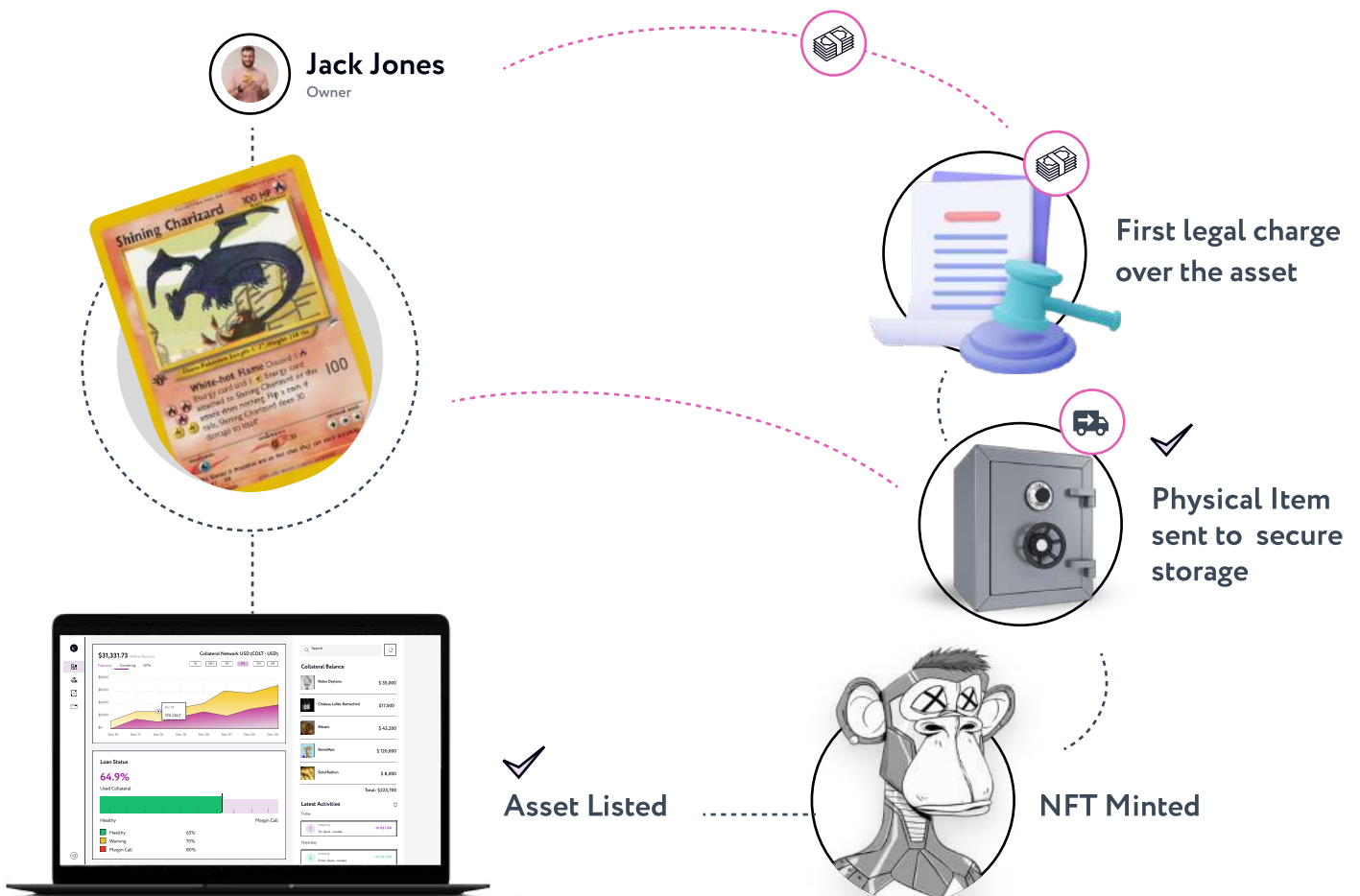
Tangible NFTs

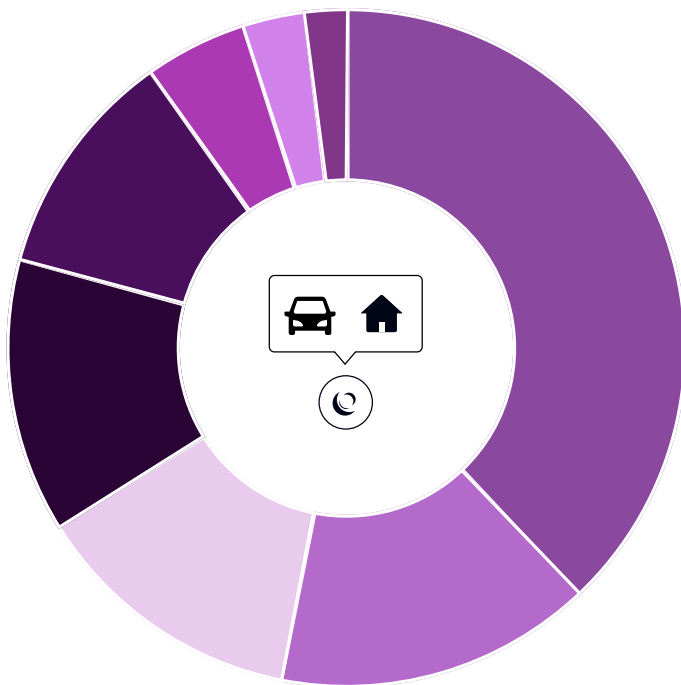


Upon the purchase of an asset listed on the Collateral platform, a NFT (“non-fungible token”) is minted, representing the asset in question.

The assets which form the security for the loans granted are either physically held by Collateral Network or relevant security placed on the assets by way of a first charge or in the case of a business an ‘all monies charge’ or ‘debenture’ over the company, then the NFT is sent to the buyer’s wallet.

At any time, the owner of the NFT can transfer it to another wallet or sell it on Collateral Network’s marketplace. The NFT is a liquid, tradable and redeemable asset, represented by an on-chain NFT, this way a lender can also release their money invested at anytime utilising Collateral Network’s secondary marketplace.





Details

Presale	38.0%
Listings & Staking	15.0%
Marketing	13.0%
Team	12.0%
Reserve Treasury	12.0%
Burn Event	5.0%
Legal & Advisory	3.0%
Partnerships	2.0%

Token Details

Name: **Collateral Network**

Symbol: **COLT**

Initial Price: **\$0.01**

Total Supply: **1,400,000,000**

Presale Supply: **532,000,000**

The Collateral Network token \$COLT is designed to power the collateral ecosystem, holders of \$COLT will benefit from a number of rewards and utilities. The more \$COLT you hold the more features you unlock.



Discounts

Holders of \$COLT tokens will be eligible to receive discounts on a tier-based system depending on how many tokens they hold. These discounts will apply to trading fees (For Investors) and borrowing fees (For Borrowers).



Governance

Even though the collateral network will be run by our team of experts, each token will come with governance in the form of voting rights. Holders will be able to vote on a range of topics to do with the ecosystem which include up and coming listings, acceptable asset classes, currencies accepted etc.



Staking

Token holders who think long-term and decide to stake \$COLT will be able to earn passive income. The passive income will depend on how much \$COLT you stake and how long you wish to stake \$COLT. The Annual Percentage Rate (APR) will range from 5.5% to 14.8% per annum.

Token Price Phases



During the presale the price of the collateral Network token will increase at each stage. Please see below a schedule of our planned price increases.

STAGE	PRICE	\$COLT ALLOCATION
Beta	\$0.01	80,000,000
Stage 1	\$0.0140	120,000,000
Stage 2	\$0.0168	130,000,000
Stage 3	\$0.0201	75,000,000
Stage 4	\$0.0241	32,000,000
Stage 5	\$0.0277	33,000,000
Stage 6	\$0.0343	27,000,000
Stage 7	\$0.0397	16,000,000
Stage 8	\$0.0428	9,000,000
Stage 9	\$0.0458	6,000,000
Stage 10	\$0.0511	4,000,000

Roadmap

Our roadmap details the development goals of the Collateral Network project.

Stage 1

- Create smart contract
- Presale website launch
- Presale live
- Complete first audit
- Social community development
- COLT token audit
- Phase 1 marketing campaign

1

Stage 2

- Phase 2 marketing campaign goes live
- PR machine live
- Influencer marketing launches
- Beta development of network
- AMA - Let's talk COLT
- Launch on Uniswap
- Coin market cap listing
- Coingecko listing

2

Stage 3

- Initial CEX Listing
- Private investor club launch
- Onboard brand ambassador
- Further CEX listings

3

Stage 4

- Accepting applications to fractionalize your assets
- Round table NFT launch
- Multi-chain integration
- Tier-1 CEX listing
- Collateral asset event
- Community events for token holders
- Collateral NFT exchange launch

4



Matthew Hutchings

FOUNDER

I am a seasoned project manager with over a decade of experience in both back-end and front-end industries, specializing in crypto and software development. I have optimized several businesses across the UK by effectively and efficiently utilizing industry-leading technologies to streamline their operations and drive growth. My deep understanding of blockchain, cryptocurrency, decentralized finance (DeFi), and NFTs allows me to create unique and innovative solutions.



Charlie Smith

FOUNDER

I possess a diverse skill set that includes networking, hardware engineering, SEO and SMM, game development, and cryptography. I utilize this expertise to design and implement robust and secure IT infrastructures, increase brand awareness, and create engaging user experiences. With a deep understanding of blockchain, cryptocurrency, tokenomics, NFTs, and DeFi, I design unique and innovative crypto solutions for businesses.



Frequently asked questions about Collateral Network .

Below is a list of our most frequently asked questions. If you have more questions, please feel free to contact our live support team or head over to our telegram group.

? What is Collateral Network ?

Collateral Network is a next generation crowdlending platform that enables anyone from around the world to borrow against real-world assets using blockchain technology.

? How does it work?

Physical and digital assets are placed on collateral's platform for Lenders to invest into the potential loan at the relevant LTV of the asset value ensuring that there is sufficient margin in the asset in the event of non-payment. Lenders receive interest payments on monies invested, borrowers receive funds in return and are able to take full ownership of their asset once the full capital amount has been repaid along with the monthly interest payments due for the term of the loan.

? Will my loan be private?

At Collateral Network, we respect your privacy and believe financial decisions should be yours alone. That's why we offer asset-backed loans without performing credit checks, reporting repayment failures, or affecting affordability calculations. Using to unlock the value of your assets, you can trust that your financial information is safe and secure. All assets will be valued professionally to ensure their true value.

? **How will the assets be secured?**

The assets which form the security for the loans granted are either physically held by Collateral Network or relevant security placed on the assets by way of a first charge or in the case of a business an 'all monies charge' or 'debenture' over the company, then the NFT is sent to the buyer's wallet.

? **What happens if a borrower defaults?**

As we have legal charge and possession of the asset's we are able to dispose of the assets to recoup the initial capital loaned against said asset, we offer these assets to \$COLT token holders on our bespoke auction platform, a great advantage to our community.

? **What happens if a borrower defaults?**

As we have possession of the physical asset and a full legal charge, we will list the asset on our private auction site to recoup our lenders funds.





? When do I receive my tokens?

When the presale concludes you will be able to claim your tokens on the website by connecting the wallet you used to make the purchase and clicking the 'claim' button.

? How long is the presale?

The presale is spread over 10 stages after the beta sale, once the final stage is complete, we plan to launch five days later.

? Are my tokens vested?

Yes, presale holders will get their tokens vested for a period of 3 months.

? Is there any tax added to the token

No, unlike other crypto projects we do not add a buy or sell tax to your token. You will receive 33.3% of your tokens each month from the claim section.





? What is the minimum purchase amount?

The minimum amount you can purchase is \$50 which is the equivalent to 5000 \$COLT tokens.

? Can I receive my tokens in my CEX wallet?

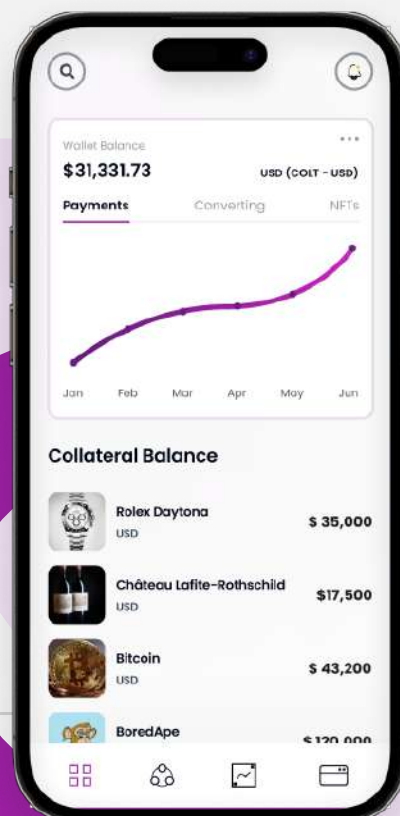
No, you will need to use a DeFi wallet to receive your \$COLT tokens.

? What is the maximum amount I can purchase?

There is no maximum purchase amount.

? What network is Collateral Network deployed on?

The \$COLT token will be deployed on the Ethereum network.





This whitepaper is solely for informational purposes. The main objective of this whitepaper is to stimulate discussion and elevate our approach to the future of the borrowing and lending environment. It presents CollateralNetwork.io's strategic plans to create the first crypto-based challenger lender in the world.

The information in this whitepaper is forward-looking, so the actual results may differ. There is a myriad of known and unknown factors and variables that may impact the actual outcome. CollateralNetwork.io does not guarantee the accuracy of the forward-looking information and does not update any of it unless it is required by applicable security laws.

This whitepaper contains external information that has not been verified by CollateralNetwork.io, so CollateralNetwork.io and its partners and associates are excepted from liability for express or implied representations transmitted to the reader.

CollateralNetwork.io shall not be responsible for any inaccuracies, errors, or omissions in this informational material and does not guarantee the completeness of the information presented here.

Risks:



The following, non-exhaustive list contains the primary risk factors considered by the Company as relevant in relation to the token's trading and use. These risk factors must be considered alongside other information presented in this whitepaper. Participants are advised to check with their consultants, including financial, accounting, legal, or tax experts, to gain an enhanced understanding of the risks involved.

1

The risk of losing access to Collateral Network tokens due to the loss of private key(s), a custodial error, or a participation error.

The participant must have a wallet to purchase, store, and dispose of Collateral Network tokens. It is the participant's responsibility to obtain access to and ensure the security of the third-party wallet.

If the participant loses or misplaces the private key(s) associated with the wallet that stores the Collateral Network tokens, the Collateral Network tokens and any other cryptocurrencies in the wallet are lost as well.

If a third party gains access to the participant's wallet, either through the login credentials or otherwise, they may potentially misuse the participant's Collateral Network tokens.

Additionally, the Collateral Network tokens may be lost in case of errors or malfunctions of the wallet used by the participant. These issues may arise in case the participant fails to use or secure the wallet appropriately, or from the choice of the third-party wallet provider.



2 **Hacking risk and security flaws.**

The Collateral Network tokens may be impacted by denial-of-service attacks, Sybil attacks, spoofing, smurfing, virus attacks, and other similar security issues. The services offered by the Company may be vulnerable to hacking events and security flaws, which could have an impact on the Collateral Network tokens.

3 **The risk of security flaws in the Smart Contract, the Website, or the source code of the Collateral Network tokens, or in any associated software and/or infrastructure.**

There is a possibility that the Smart Contract, the Website, or the Collateral Network tokens may have unintended flaws or vulnerabilities in the source code. This may prevent the participant from using the Collateral Network tokens or may lead to losing them. Updates and modifications may also lead to unwanted or unexpected impacts on Collateral Network token holders.

4 **Risk of not listing or low/no liquidity.**

The company does not provide any guarantees or warranties with regard to the exchange service providers, which may be subject to uncertain governmental control.

The participant and other users may be subject to fraud or failure related to exchange services. There is no guarantee that an active secondary market will exist or continue to exist for Collateral Network tokens.



5

Risk of uninsured losses.

Collateral Network = tokens are not covered by any insurance unless the participant buys private insurance specifically for this purpose. Hence, the loss of Collateral Network tokens is not insured.

6

Internet transmission risks.

There may be failures related to the use of Collateral Network tokens, including those related to hardware, software, the Internet, and any other technology related to Collateral Network tokens. These failures may lead to mistakes, communication breakdowns, distortions, or delays when using Collateral Network tokens or the CollateralNetwork.io Website.

7

Risk of price fluctuation.

Collateral Network token's price fluctuations may present risks and modeling challenges even for seasoned cryptocurrency traders. The token's value on the market may be impacted by the internal working of the networks to which the token is native.

The participant acknowledges that the price fluctuation risks inherent to the cryptocurrency market are beyond the Company's control, and are driven by external or market forces. The participant also acknowledges that the value of the Collateral Network token may increase or decrease and that there is a possibility to lose some or all of the investment.



8

Other risks.

The participant acknowledges and accepts the risks related to Collateral Network tokens, including but not limited to money laundering, fraud, exploitation for criminal purposes, and any other unanticipated events and dangers. If any of the risks included in the terms are unacceptable, or the participant is unable to understand them, the participant should not acquire, hold, or use Collateral Network tokens.

By agreeing to these terms and conditions and participating in the collateral network presale, you are waiving your rights to pursue any recourse, claim, action, judgment, or seek remedy against the collateral network.

We strongly advise you not to purchase any collateral network coin (COLT) if you are uncertain regarding the information presented in this whitepaper or if you are not willing to assume the risk of losing some or all of your investment.