



A unique & working product without any direct competitors



3 developed apps for iOS, Android, and web



Personal IBAN & credit card at an EU-regulated partner institution



Zero fees for all services on the GoodX platform

Overview

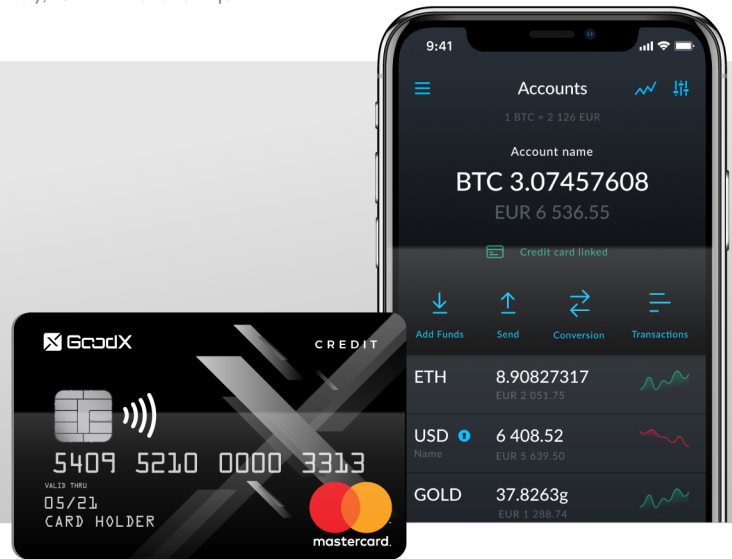
Estonian project GoodX Network created a platform that combines three asset classes (fiat, crypto, and investment gold), and provides free instant transfers, built-in stable

coins, and free personal European IBAN accounts with working credit card, which can use any asset to cover transactions. Currently, GoodX is a unique

product on the market and the speed of its scaling only depends on the volume of liquidity and number of users.

GoodX Products

- Instant accounts for **3 assets**: fiat, crypto, gold
- **Instant GoodX transfers worldwide and stable coin** based on Stellar backed 1-to-1 with EUR
- **The world's first credit card** that enables payments with crypto and gold
- **Instant loans backed by crypto and gold**



Free credit cards with instant overdraft

GoodX opens free personal IBAN accounts for users in the app and issues free credit cards via the GoodX Partner Financial Institution (PFI). Within the GoodX platform, IBAN account is linked to the user's crypto and gold

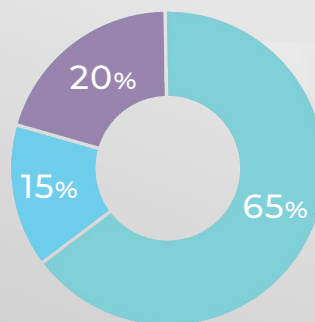
accounts. When paying with the GoodX credit card, users don't need to have fiat currencies at the IBAN linked to the card. GoodX uses its fiat liquidity, offering free instant overdraft to cover card transactions. GoodX immediately

converts the user's crypto or gold assets on the platform into the fiat currency at the best rate on top exchanges.

IEO

- Total tokens supply: **\$20 million**
- Funding: **\$3 million**
- Platform: **Stellar**
- Ticker: **OOX**
- Price: **1 OOX = 0.01 USD**
- **Uncapped**: The scale of the network is limited only by the volume of available liquidity
- 3-year goal: **1 million users**

Token distribution



- IEO Contributors
- Founders and the team
- Advisors, partners, rewards, bug bounty



GoodX advantages

- The first **fully functioning credit card** enabling payments with crypto and gold
- Safety of assets: **EU-regulated** institution for fiat, **cold storage** for crypto, **insured vault** for gold
- A potential **client base** of preregistered customers
- **The highest standards** of customer verification
- **Full compliance** with regulatory requirements

OOX token use & demand

- **Ensuring network reliability** and security by introducing dynamic fees to prevent DDoS attacks
- Grants a **50% discount** for transaction fees when used for paying fees
- Users buy additional OOX from the market to get **zero fees and higher cashbacks**
- GoodX buys OOX from the market to make **regular payments to users:**
 - Cashback payments **for active token holders** who use the GoodX network
 - **Cashback payments of 1%** for GoodX Credit Card holders
 - Payments **to affiliates**
- Every transaction will burn OOX in the amount equivalent to **0.02% of the transaction**

Core team



Roman GANZA
COO & Co-founder

Roman is a senior project manager with 14 years of experience in strategy, sales, and B2B partnerships in the key European markets, USA, and Canada.



Alex NOVIKOV
CTO & Co-founder

A seasoned entrepreneur and software developer with over 20 years of experience



Jevgeni KOSTJUTSENKO
CEO & Co-founder

Jevgeni is the co-founder of the company with 12 year experience of strategical international purchase and selling policy modeling and executing.

Strategic partners



Contacts

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Milestones

PHASE 1
 2020

Mobile payment & credit platform on Stellar

PHASE 2
 2021

Geographic expansion

PHASE 3
 2020–2022

Global decentralized liquidity network

GoodX features

- Free instant accounts for fiat, crypto, and gold
- Free personal European IBAN accounts
- Converting fiat currencies at interbank rates
- Buying and selling physical investment gold
- Buying and selling cryptocurrencies
- Creating private wallets for Stellar-based assets
- Free credit and debit cards
- Instant loans with crypto and gold as collateral
- Free transfers with GoodX network
- Buying and selling GoodX Stable Coins
- Managing all accounts in one app