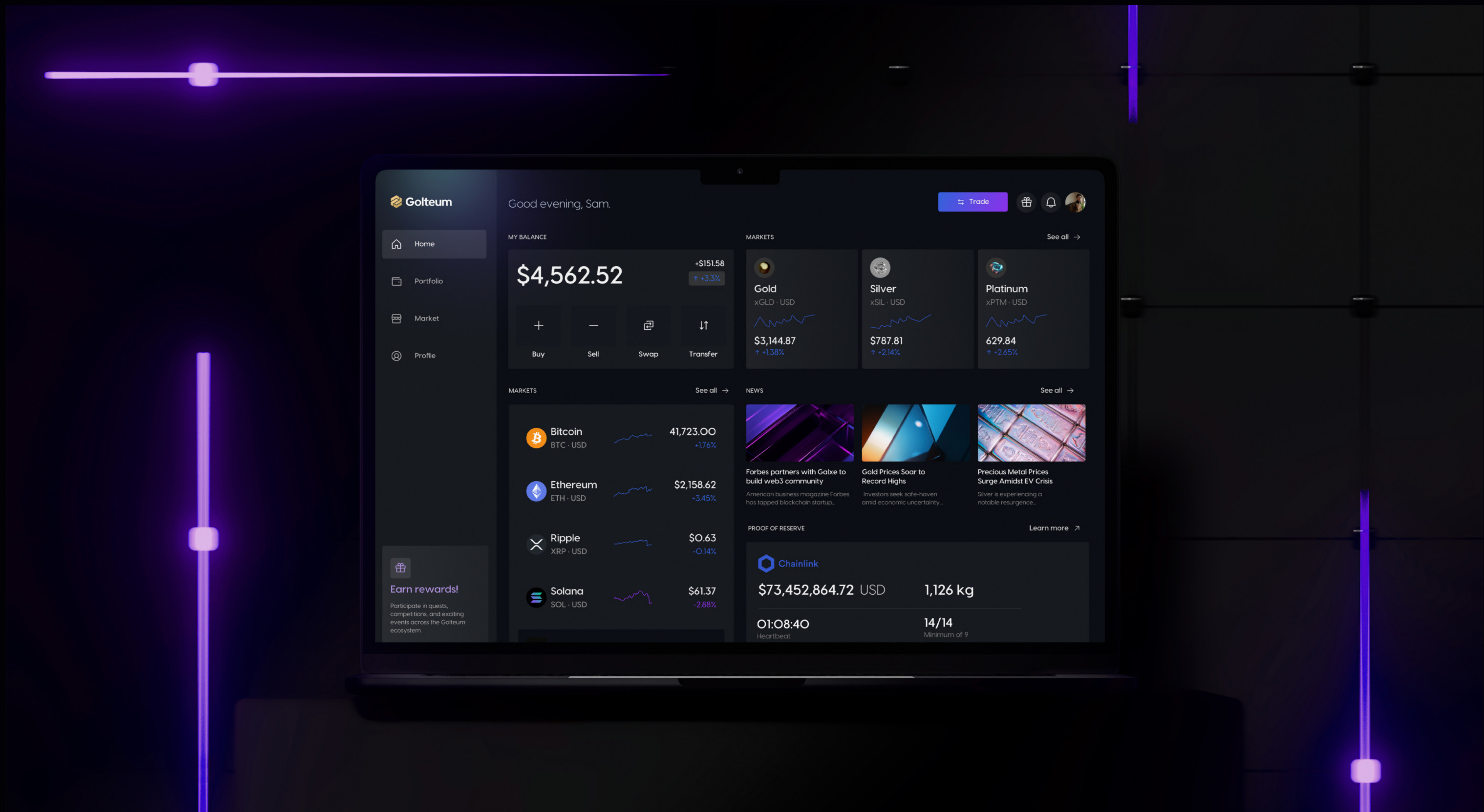




**Golteum**

Whitepaper

# Introduction



Golteum is a multi-asset exchange platform that empowers users to seamlessly trade precious metals and digital assets in one intuitive interface. As you embark on your journey with Golteum, you'll discover a level of transparency and accessibility that is unparalleled in the Web3 trading space.

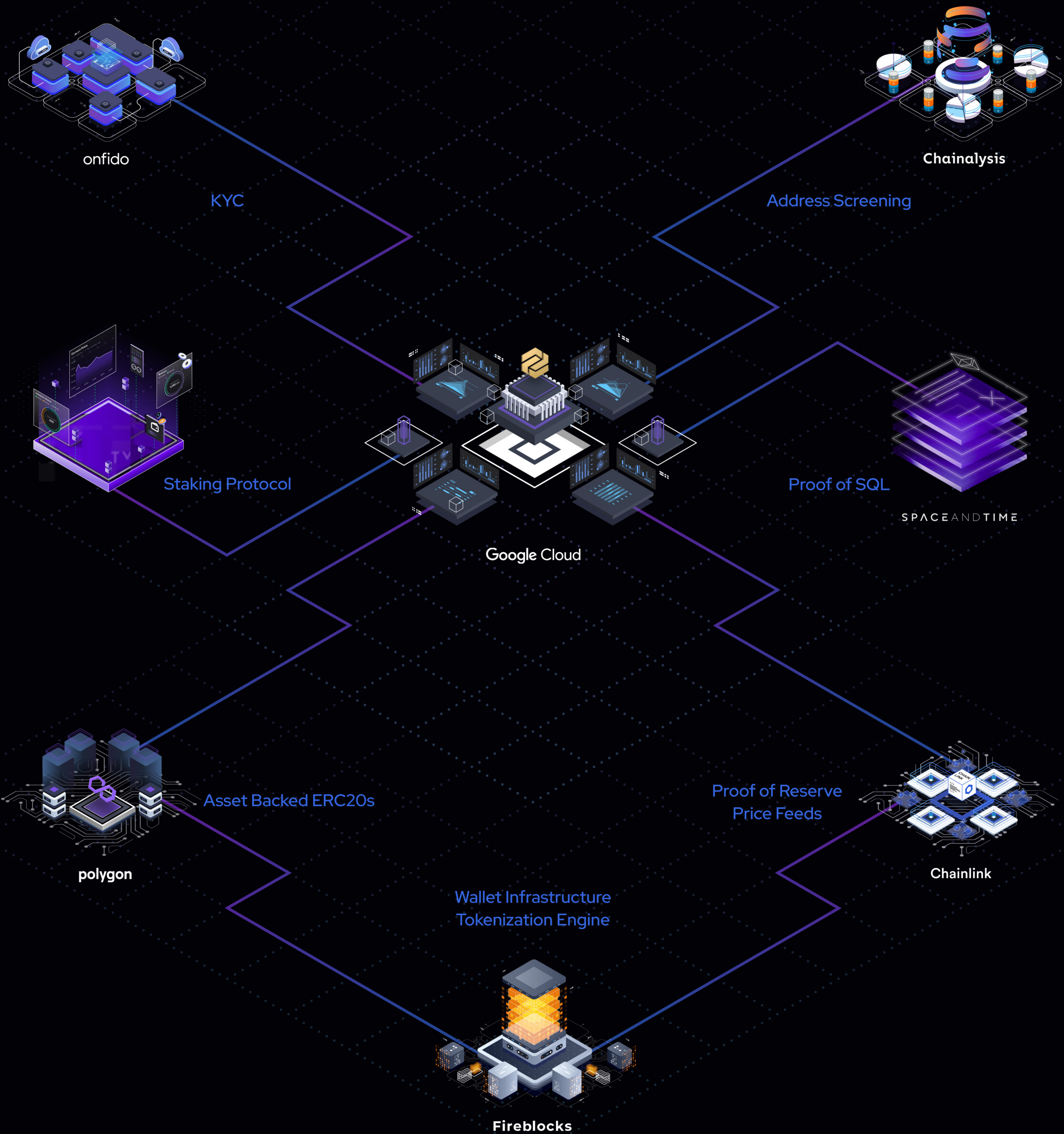
Our platform stands at the forefront of the DeFi revolution, providing a robust infrastructure developed in collaboration with industry leaders. This ensures a streamlined experience, enabling users to effortlessly track and manage their diverse asset holdings. Central to our commitment to reliability and transparency, Golteum employs Chainlink's Proof of Reserve, continuously auditing the collateralization of 1:1 asset-backed treasuries.

In today's dynamic financial landscape, investors constantly face new challenges and a steep learning curve. Our solution is tailored for accessibility, catering to consumers across all income levels with a user-friendly interface. We prioritize asset safety and trust, collaborating with top global suppliers and fostering a fully decentralized technology ecosystem.

Addressing the concerns of trust and accountability in decentralized digital assets, Golteum stands as a beacon of reliability. We lower the barrier to entry in the investment world, setting a minimal investment threshold and making commodities like gold, silver, and platinum more accessible to a wider audience. By bringing together the stability of precious metals with the innovation of digital assets, Golteum is redefining the landscape of asset trading, making it more inclusive and user-centric.

# Ecosystem

Golteum's ecosystem is crafted on a foundation of elite technology providers, ensuring a scalable, secure, and efficient infrastructure. Leveraging Google Cloud for robust cloud computing, Fireblocks for secure asset tokenization and MPC wallets, and Polygon for minting cost-effective ERC20 tokens, the platform is primed for high performance. With Chainlink Proof of Reserve and Space and Time's Proof of SQL, transaction authenticity is verified on-chain. Our ecosystem's integrity is further strengthened with a robust KYC/AML framework, ensuring a secure and dependable trading experience.



## The Problem

Investors currently grapple with limited options for incorporating precious metals into their portfolios amidst a rapidly evolving global financial system. This evolution sparks a demand for more equitable platforms where individuals have greater control. While Web3 signals a significant shift in wealth, it presents a hostile environment for average users, compounded by substantial risks and massive volatility in cryptocurrencies. Despite their reputation as stable value stores, precious metals are often traded through outdated and overpriced fee structures. Trust is a major concern, as the decentralized nature of digital assets can lead to obscured accountability, making it challenging to find reliable platforms.

### Accessibility

For retail investors, the acquisition, secure storage, and insurance of precious metals often prove to be inefficient and challenging, particularly when dealing with modest quantities.

### Speed

Trading precious metals traditionally is riddled with inefficiencies. It's slow, expensive, and necessitates numerous intermediaries, plus extensive paperwork.

### Support

Average investors frequently experience difficulties in accessing the ongoing support they need for tracking and managing their investments.

### Authenticity

Retail customers bear a heightened level of risk when purchasing precious metals from certain suppliers on the open market due to inconsistent quality and purity standards.

### Value

The notable premium frequently paid by retail customers for precious metals adversely impacts liquidity in the short term and restricts their potential return on investment.

### Provenance

The origins of precious metals are frequently untracked, depriving customers of crucial information regarding the chain of custody.

## Our Solution

Golteum offers a platform that facilitates the trading of illiquid assets, effectively linking digital assets with precious metals, accessible to consumers across various income levels through a user-friendly interface. The platform ensures asset safety and trust through partnerships with top global suppliers and a decentralized supply network. Golteum's commitment to transparency is evident in its provision of 1:1 asset-backed treasuries and constant Proof of Reserve. Furthermore, the platform is inclusive, setting a low investment threshold of 1g for commodities like gold, silver, and platinum, making it more accessible for a broader range of investors.

### Affordable

With Golteum, precious metals become divisible into fractional digital equivalents on the ERC20 token standard on the Polygon network. This approach increases speed and lowers transaction costs.

### Flexible

Digital assets are effortlessly transferable, enabling instant trades without the need for settlement. This streamlined process eliminates the delays typically associated with traditional trading systems, allowing for swift and seamless transactions.

### Sustainable

Golteum provides a comprehensive suite of services, encompassing a robust technical infrastructure, advanced trading capabilities, and a user-centric design.

### Accessible

Golteum will offer competitive loan-to-value (LTV) ratios through lending smart contracts, providing borrowers with the opportunity to leverage their asset backed tokens.

### Transparent

Chainlink Proof of Reserve provides continuous on-chain monitoring, ensuring 24/7 verification of asset-backing. Through public oracle networks, users are provided with transparent insights into supplier treasuries.

### Simple

Golteum strives to be the ultimate destination for anyone seeking the fastest and easiest method to trade digital assets. Our platform is designed with a user-centric approach, ensuring a seamless experience that sets a new industry standard.

# Infrastructure



Golteum, with its dedication to transforming the precious metals industry, has strategically joined forces with Chainlink. This alliance serves to amplify the functionalities of Golteum's tokenized precious metals platform. Golteum leverages Chainlink's technology to integrate advanced security measures and facilitate access to real time pricing data and powerful monitoring tools.

## Chainlink Price Feeds

Price Feeds data provided by Chainlink is one of the most essential components to our ecosystem. These decentralized oracle networks furnish Golteum with highly accurate and reliable real time pricing data for cryptocurrencies and precious metals. Price Feeds play a crucial role in ensuring that users have access to the most up to date and trustworthy market data, which is essential in making informed investment decisions. This integration enhances the integrity of price information used for trading, collateralization, and valuation of assets on the Golteum platform.

## Chainlink Proof of Reserve

Security and transparency are fundamental attributes for asset backed tokens. Chainlink's Proof of Reserve is integrated into Golteum's core technology to monitor the tokenized precious metals continuously. This solution autonomously validates that the tokens issued on Golteum are fully backed by the underlying precious metals held in vaults. Through Chainlink's Proof of Reserve, Golteum provides 24/7 on-chain tracking and verification of asset-backed tokens. This ensures that the amount of tokenized precious metals in circulation accurately represents the actual physical metals in reserve.

## Chainlink BUILD Program

As part of Golteum's involvement in the Chainlink BUILD program, it gains accelerated access to Chainlink's industry leading oracle services, technical support, and cryptoeconomic security incentives. Golteum also benefits from access to Chainlink product alpha and beta releases, and cross-chain communication through CCIP, among other perks. This accelerated development helps drive user adoption and ecosystem growth.

## Fireblocks

Fireblocks serves as the functional backbone the Golteum ecosystem, efficiently facilitating the secure management of digital assets. It plays a critical role in the creation and management of tokens backed by precious metals. Through a combination of advanced security measures and solid enterprise grade infrastructure, Fireblocks equips Golteum to conduct transactions with increased assurance and efficacy.

## Non-Custodial Wallets

Fireblocks' Non-Custodial Wallets (NCWs) enhances its ecosystem by providing a secure and user-friendly platform for digital asset management. These hierarchical deterministic wallets allow for the creation of multiple accounts under each wallet, with the capability to support a diverse range of assets. Key features include advanced MPC cryptography for enhanced security, streamlined API communication for efficient transaction processing, and a robust disaster recovery mechanism ensuring the safety and recovery of assets. This integration enables Golteum to offer its users a secure, customizable, and versatile wallet solution, catering to the dynamic needs of the digital asset landscape.

## Simplified Digital Asset Management

Fireblocks integrates an enterprise grade, multi-layered security infrastructure that employs cutting edge MPC (Multi-Party Computation) cryptography along with hardware isolation. Fireblocks extends connectivity to over 1,800 liquidity partners, trading venues, and Web3 projects. This network supports an industry leading collection of over 1,100 tokens and 40+ protocols. Such connectivity ensures that our platform remains versatile and well equipped to integrate emerging tokens and protocols, fostering a future proof environment.

## Advanced Tokenization Engine

Our collaboration with Fireblocks enables the utilization of their sophisticated Web3 Tokenization Engine, which is pivotal for issuing asset backed tokens on behalf of our supply network partners. This technology covers the entire lifecycle of tokens, including their issuance, transfer, redemption, and burn. The tokenization process is fortified with Fireblocks' security protocols, ensuring the utmost protection and integrity from start to finish.

## Network

### polygon

Polygon is a Layer 2 scaling solution for Ethereum, aimed at enabling faster and more cost efficient transactions. With the increasing demand for blockchain based applications, congestion and high transaction fees on the Ethereum network have been significant hurdles for developers and users alike. Polygon addresses these issues with its multi-chain scaling solution. Their technology provides a seamless experience for existing Ethereum developers and applications.

#### **ERC20 Token Standard**

Golteum's forward-thinking adaptation of the ERC20 token standard on Polygon signifies a modern strategy for real-world asset management. As the most widely adopted standard for fungible tokens, ERC20 ensures compatibility with a broad range of services and platforms. Golteum's utilization of this standard underscores its commitment to interoperability, security, and a seamless user experience.

#### **Security**

Polygon ensures the security of its network through its hybrid consensus model and by leveraging the security of the Ethereum network. Furthermore, the network employs a set of incentivized validators running Heimdall and Bor nodes to safeguard the network. Smart contracts on Polygon also have the option to rely on Ethereum's security, making it an extremely secure environment for decentralized applications.

### Google Cloud

When it comes to technical innovation, Golteum aims to consistently raise the bar. That's why we've teamed up with Google through their prestigious Google for Startups Cloud Program. This integration is a pivotal milestone for Golteum as it propels our ability to securely and seamlessly bring real world assets on-chain. Our acceptance into the program represents not only a validation of our unique vision but also aligns us with Google Cloud's unparalleled technology ecosystem.

#### **Cloud Infrastructure & Beyond**

Google Cloud offers robust infrastructure vital for managing complex Web3 applications. With tools like Cloud Code and Cloud Build, our team can effectively build, test, and deploy software across environments. Additionally, Google's advanced AI and machine learning technologies allow for efficient asset verification and data analysis, strengthening the integrity of our platform. Participation in their startup accelerator program provides us credits for Firebase and Google Cloud Platform services, enabling resource allocation towards key areas like development, operations, and marketing. Lastly, being part of the program grants us access to Google Cloud partner events around top Web3 conferences, enhancing our global community reach and industry presence.

#### **Operational Synergy**

Google Cloud's state of the art services and resources are set to bolster Golteum's capabilities, particularly in cloud infrastructure, data management, and security. This synergistic relationship enables Golteum to focus on innovation, ultimately creating a more efficient and user-friendly platform. Through our integration with Google Cloud, Golteum is positioned at the cutting edge of technical innovation, pioneering new horizons in the world of digital asset management.

### SPACE AND TIME

Space and Time's novel ZK-proof, Proof of SQL, enhances security and minimizes trust in its operations. Proof of SQL allows Golteum to verify the authenticity and chain of custody of precious metals traded on its platform. This technology ensures all transaction data is accurate and unaltered, which is pivotal in maintaining transparency and reliability.

#### **Web3-Native Data Services**

Space and Time's decentralized infrastructure enables Golteum to join off-chain datasets with ZK-proven indexed data from the chain, run low low-latency transactions and scalable analytics against the data, and publish the result to in-app user dashboards or its smart contract on-chain. The integration of Space and Time's full stack of ZK developer tools empowers Golteum to offer its users a more enriched, data-driven trading experience.

# Risk Management

## Chainalysis

Golteum is deeply committed to maintaining the highest level of legal and regulatory compliance. In this pursuit, we have formed a strategic alliance with Chainalysis, a leader in blockchain intelligence. Golteum integrates Chainalysis Address Screening and Chainalysis Reactor into our enterprise grade software.

### **Address Screening: Proactive Risk Management**

Address Screening is an automated solution that combines top tier blockchain intelligence with customizable risk rules, which enable Golteum to optimize compliance programs and risk policies proactively. This contributes to building trust with users and stakeholders, while demonstrating the responsible development of compliance controls without compromising user experience. This automated solution provides Golteum with the ability to detect and prevent high risk entities, such as those involved in illicit activities, from engaging with the platform. By evaluating the source of funds in real time across all blockchains, Golteum can assess the risks associated with crypto addresses before they interact with the Golteum platform.

### **Reactor: Robust Investigation & Analysis**

Chainalysis Reactor is an investigation software that connects cryptocurrency transactions to real world entities. This tool is instrumental for Golteum in examining and understanding both legitimate and criminal activities, including movement of stolen funds, flash loans, and token transfers. Chainalysis Reactor maps crypto addresses to real world entities, thus helping Golteum identify service counterparties and risk exposure. This tool provides the ability to monitor future transactions and use automated pathfinding for initiating investigations. Chainalysis' intuitive interface enables Golteum to create compelling visualizations of cryptocurrency flows with ease. The Reactor Cross-Chain Investigations feature accelerates analysis by tracing funds across multiple assets in a single graph, which is invaluable in counteracting attempts to obfuscate fund flows and understanding the flow of multiple cryptocurrencies within the context of broader investigations.

## onfido

As Golteum continues its commitment to security and regulatory compliance, we have partnered with Onfido, a leading provider in digital identity verification. Onfido's AI-powered technology offers a comprehensive solution that enhances user onboarding and security within the Golteum ecosystem. This collaboration ensures compliance with global KYC and AML regulations while providing an efficient and secure user experience.

### **Efficient and Secure User Onboarding**

Onfido's system streamlines the user onboarding process with its AI-powered Smart Capture SDK and Atlas™ AI technology. This setup ensures swift and accurate identity verification, facilitating a smooth user experience. The platform's automation capabilities not only reduce the cost of customer acquisition but also meet various global compliance requirements, including KYC and AML.

### **Advanced Fraud Detection**

A key aspect of Onfido's offering is its robust fraud detection system. The platform employs award-winning document and biometric verifications, trusted data sources, and passive fraud detection signals to effectively prevent identity fraud. This multi-layered approach to fraud detection integrates seamlessly into the user verification process, adding a critical layer of security without imposing additional user friction.

### **Scalable Integration and Global Reach**

Onfido's solution is designed for easy integration into Golteum's platform, either through API or SDK. This flexibility allows for scalable verification processes tailored to Golteum's evolving needs. With support for a wide range of document types and languages, Onfido's global reach ensures that Golteum can cater to a diverse international user base, maintaining the highest levels of security and compliance across different jurisdictions.



# Security

## Safe

In an effort to strive for maximum security, Golteum has incorporated Gnosis Safe Technology to safeguard team wallets. As digital assets continue to redefine the financial landscape, the importance of robust security mechanisms cannot be overstated. Golteum's integration of Safe reaffirms our mission to deliver a reliable and secure digital asset platform, and reflects our enduring commitment to safeguard our community.

### Secure Asset Management

Gnosis Safe is an innovative smart contract wallet designed to facilitate the secure management of digital assets on the Ethereum blockchain and other EVM compatible networks. Distinctively, Safe utilizes a multi-signature validation method, that mandates multiple approvals before transactions are executed. This technology adds an additional layer of security compared to traditional single-key wallets, and consequently, significantly reduces the risk of unauthorized transactions, internal malfeasance, and cyberattacks.

### Multi-Signature Security

At the core of Gnosis Safe's security is its multi-signature feature. In essence, Gnosis Safe requires multiple approvals from designated participants before executing a transaction. This means that even if one key is compromised, the funds remain secure as transactions cannot be processed without the additional required approvals. Golteum integrates this technology to assure users that GLTM treasuries are managed under stringent security conditions, thereby providing peace of mind and confidence in the platform's integrity.



As we continue to build out our platform, it is imperative that our users have the utmost confidence in our technology. To bolster our security presence, Golteum has aligned itself with CertiK, a leading blockchain security company that specializes in smart contract audits and security solutions.

### Smart Contract Audits

CertiK's audit process begins with rigorous Static and Dynamic Analysis. First, inspecting the code's structural integrity. Then testing its performance under diverse scenarios within a controlled environment. This combination strengthens the contract through intrinsic and adaptive scrutiny. The process is bolstered by Formal Verification, a mathematical technique ensuring the contracts perform as specified, significantly reducing unforeseen vulnerabilities. Additionally, Golteum contracts undergo Manual Review by CertiK's engineers, providing a meticulous analysis to uncover hidden attack vectors and confirm adherence to industry standards. Through CertiK's advanced tools and experienced team, Golteum assures robust contract security, underlining our commitment to building a secure trading environment.

### Post-Audit Implementation & Skynet

Following each smart contract audit, Golteum reviews detailed reports and recommendations provided by CertiK, and diligently implements the necessary changes. This proactive and collaborative approach ensures the effective resolution of potential issues. For additional ongoing verification, Golteum has enabled Skynet, an advanced security tool developed by CertiK. This technology offers real time monitoring and analysis of Golteum smart contracts, ensuring adherence to the highest security standard. Users can view Golteum's performance and security ratings on the CertiK Skynet Leaderboard.

## Golteum Token

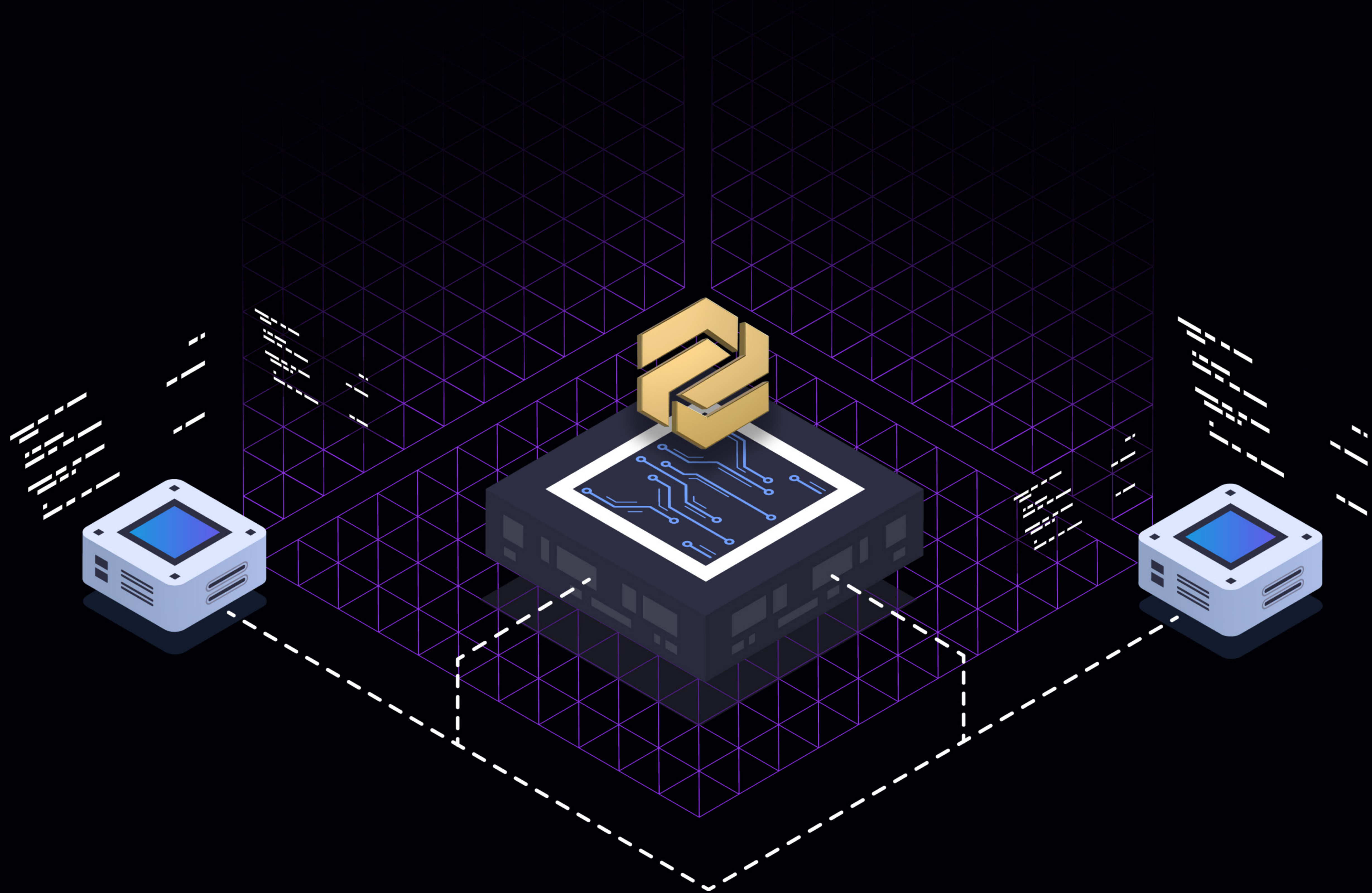
GLTM, Golteum's utility token built on the Ethereum network, serves as the backbone of our ecosystem, enabling users to engage in a variety of transactions and activities. Designed to enhance user experience, the GLTM token unlocks a suite of features and benefits, including a rewarding system for active participation, exclusive memberships with access to advanced trading tools, and significant discounts across our platform's services. GLTM facilitates innovative staking options and underpins a pioneering lending protocol.

### Contract Address

0xf72be912c9e3683d58a5fc0bbbbe07390be39b88

### Vesting

Golteum has implemented a token vesting strategy aimed at establishing stability and encouraging sustainable growth within the community. During the presale, tokens are subject to a lock-in period, with a distribution plan over 6 months. The distribution starts with an initial release of 4% at the Token Generation Event, followed by a weekly release of 2.66% each week until all tokens have been distributed. There is also a three-month cliff, meaning tokens will remain locked for the first 90 days after the Token Generation Event. This vesting structure is designed to protect the value of the GLTM token and support the interests of the token holders by reducing market volatility.



# Token Utility

## Rewards

The Golteum platform features a Rewards Pool that caters to both free users and subscribers, motivating platform engagement across all user tiers. Based on users' activity and subscription level, we set varying reward allocation multipliers, with significantly enhanced multipliers for our Premium and Platinum Club members. These incentives are primarily dispensed in GLTM tokens, enabling users to gather additional tokens and unlock advanced features and benefits within the Golteum ecosystem. Therefore, every trade and participation on the platform amplifies your earnings potential, culminating in accrued GLTM rewards. This strategic rewards program not only stimulates activity and builds a vibrant, engaged community.

## Membership

Holding GLTM tokens allows users to gain privileged access to an array of advanced features and services, meticulously tailored to meet the demanding needs of experienced investors and traders. Membership in the prestigious Platinum Club, a unique offering only accessible to GLTM holders, propels users to new heights with a multitude of premium features. Members benefit from advanced analytics that grant deeper insights into asset portfolios, empowering them to optimize their trading strategies effectively. The club further extends its value by offering specialized asset management services, equipping users with the tools needed to make informed, strategic decisions.

## Discounts

By holding GLTM tokens, users unlock discounted fees across various services on the Golteum platform, including membership fees, trading fees, physical redemption costs, jewelry commissions, and more. This fee structure is purposefully crafted to encourage GLTM token usage within our ecosystem, consequently making transactions more cost effective for our users. Beyond the intrinsic market value of GLTM tokens, they act as a key for unlocking substantial discounts throughout the Golteum ecosystem. This practical benefit, available from reduced trading fees to lower costs for accessing premium features, enhances users' investment profitability and enriches the overall user experience. Hence, the utility of GLTM extends far beyond its market price, translating into tangible, daily benefits for our users.

## Staking

Golteum plans to introduce an advanced staking solution through Blockdaemon's Staking API, offering a streamlined and efficient staking process across multiple Proof-of-Stake networks including Ethereum, Solana, Polkadot, Polygon, NEAR, Cardano, Cosmos, BNB, and Avalanche. This integration simplifies user experience by automating transaction creation and scaling of validator nodes, key for network security and transaction processing. Users benefit from a simplified experience for transaction signing and broadcasting, scalable staking across various protocols, and maximum cost efficiency, especially in Ethereum staking through smart contract bundling to reduce gas fees.

## Lending

Golteum is pioneering a sophisticated lending protocol that enables borrowing of various asset classes like BTC or ETH using fractional, asset backed tokens as collateral. This system is underpinned by the GLTM token, incentivizing participation and enriching the ecosystem. Golteum ensures sustainable and fair rates, managing excess debt through token liquidation, and offering preferential treatment for different membership tiers. With up to a 70% loan-to-value ratio, no mandatory monthly payments, and early repayment options, Golteum will offer flexible, competitive terms. A small loan origination fee incorporated into repayments ensures a smooth, transparent lending experience, positioning Golteum at the forefront of integrating real world assets into the digital landscape.

## Tokenomics

Stage	Percentage	Amount
Seed	10%	100,000,000
Presale Stage I	5%	50,000,000
Presale Stage II	5%	50,000,000
Presale Stage III	5%	50,000,000
Public Sale + Launchpads	9%	90,000,000
Liquidity	9%	90,000,000
Partnerships	4%	40,000,000
Team	15%	15,000,000
Advisors + KOL	10%	100,000,000
Treasury	32%	325,000,000
<b>Total</b>	<b>100.00%</b>	<b>1,000,000,000</b>

### Token Resilience

Golteum has built a strategic framework for token resilience designed to support long-term stability. With a fixed total supply encoded into the vesting smart contract, GLTM provides a foundational layer of trust and predictability for investors.

By conducting a longer presale with multiple rounds, Golteum can build a robust community of presale investors, ensuring a larger user base at launch. To offset potential selling pressures that could affect the GLTM token's performance, Golteum has taken significant measures. This includes lock-up periods, vesting schedules, and token burning mechanisms to manage the token's supply and demand dynamics. The development of utility-driven features for the GLTM token further encourages users to retain their tokens, enhancing its intrinsic value.

Golteum leverages sophisticated risk management strategies to mitigate external market forces' impact on the token. This includes diversifying liquidity pools across several DEXs, applying dynamic pricing mechanisms, and employing hedging instruments to navigate market volatility. Collectively, these strategies are pivotal in ensuring a stable ecosystem for Golteum's users.

## Membership

Golteum subscribers are granted a wide range of benefits including access to discounted trading, exclusive rewards, comprehensive analytics, educational resources, gifts, and more. The Golteum debit card allows users to spend assets wherever they choose.

	Free Tier	Premium Tier	Platinum Club
Subscription Price	-	\$9.99/month or \$GLTM equivalent	\$19.99/month or \$GLTM equivalent
Subscription Discount	-	Quarterly 10% off   Annually 20% off   With \$GLTM only	Quarterly 10% off   Annually 20% off   With \$GLTM only
Exclusive Discord Access	Main Channel	Main Channel   Information Hub	Main Channel   Information Hub   Platinum Club
Marketplace Buy Fee Discount	Full Price   5% off	Up to 20% discount	Up to 45% discount
Marketplace Sell Fee Discount	Full Price   5% off	Up to 20% discount	Up to 45% discount
Validation Fee Discount	Full Price   10% off	Up to 20% discount	Up to 45% discount
Access to Golteum Forge	Yes   Full Price	Yes   Up to 10% off	Yes   Early Access   Up to 25% discount
Golteum Debit Card	Full Price	Up to 10% off transaction fees	Up to 25% off transaction fees

## Supply Network

Our team recognizes that an effective supply network is critical to providing accessibility and security for tokenized precious metals. Our supply network is designed to leverage the power of decentralization, thereby providing users with direct access to top suppliers of precious metals across the globe. By democratizing access to these suppliers, we ensure that the control and distribution of precious metals are not concentrated in the hands of a few entities.

### Decentralization for Enhanced Security & Trust

One of the pillars of our supply network is the decentralization of suppliers. By doing this, we not only prevent the monopolization of resources but also protect users from the risks associated with centralization, such as supply shortages and manipulation of prices. This network of suppliers operates within a blockchain environment, which further ensures transparency and integrity in the sourcing and distribution of precious metals.

### Accessibility to Global Suppliers

Accessibility is a cornerstone of our supply network. Through the Golteum platform, users are afforded seamless access to a plethora of top suppliers of precious metals worldwide. With just a few clicks, you can directly engage with suppliers, thereby ensuring that you obtain your tokenized precious metals through a streamlined and efficient process. This access spans across continents, allowing for a diversified sourcing that can be customized based on individual preferences and investment strategies.

### Quality & Authenticity

Golteum is deeply committed to maintaining the highest standards of quality and authenticity in the precious metals available through our platform. Our supply network comprises only the most reputable suppliers who meet stringent criteria in terms of product quality, ethical sourcing, and compliance with international standards. Additionally, the provenance of each tokenized precious metal is verifiable on the blockchain, giving users confidence in the authenticity of their investments.

### Continuous Expansion & Partnerships

As part of our ongoing commitment to serving our community, Golteum continually works towards expanding our supply network. We actively engage in partnerships with new suppliers and stakeholders in the precious metals ecosystem. Through these partnerships, we aim to provide our users with an ever-growing range of options and opportunities in tokenized precious metals investments.

Golteum's Supply Network is engineered to empower individuals with transparent, secure, and easy access to a global network of precious metal suppliers. This commitment to decentralization, accessibility, quality, and continuous expansion is what sets Golteum apart as a trailblazer in the tokenization of precious metals.

PAMP

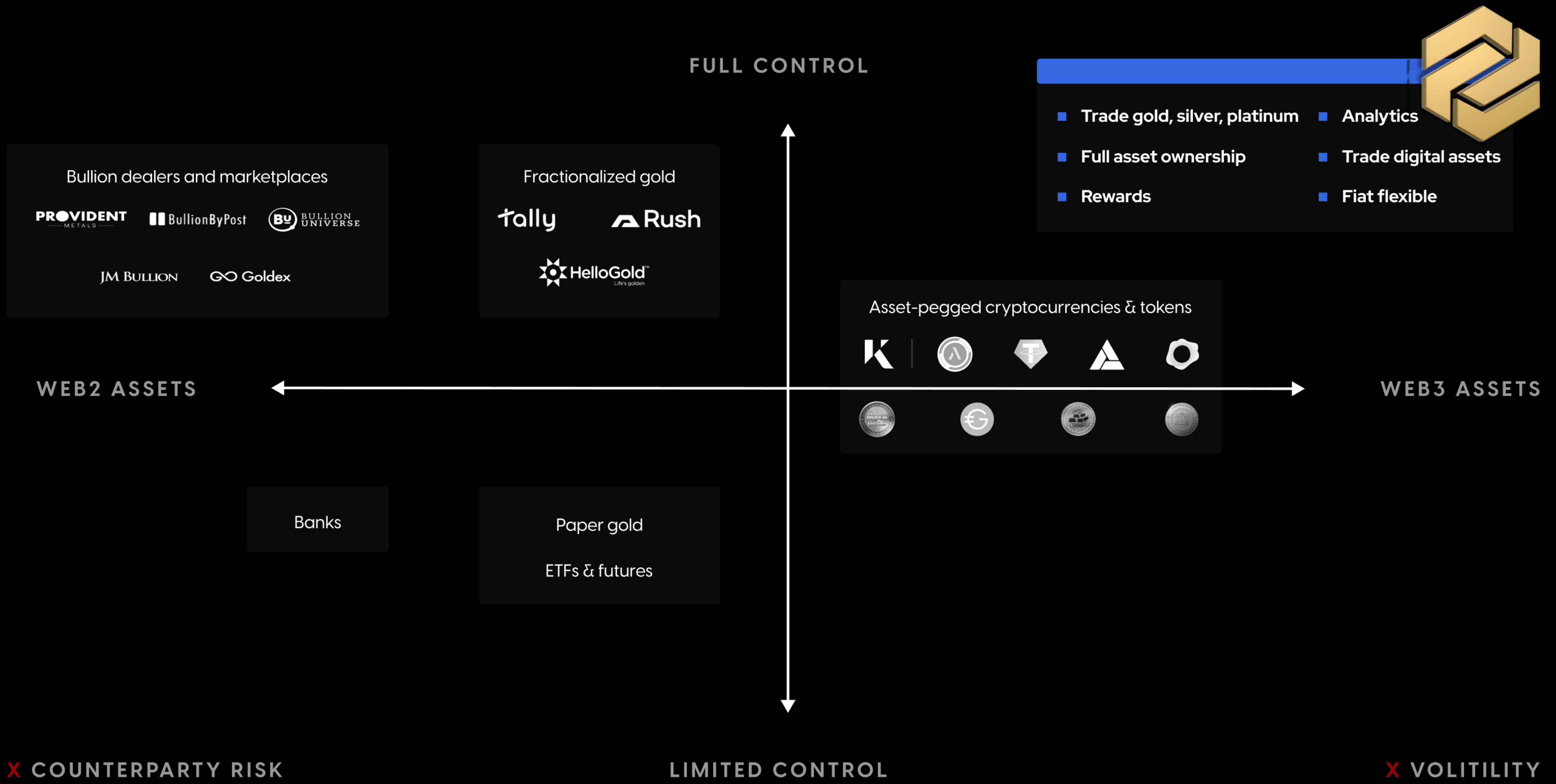


valcambi  
SUISSE



# Competition

Golteum revolutionizes the precious metals market by merging it with the exciting realm of Web3. As we embrace the transformative potential of our digital future, traditional investment platforms reach obsolescence. With Golteum, investors can trade across asset classes, unlocking a new era of possibilities where precious metals and Web3 technologies converge.



# Disclaimer

This whitepaper should be read with attention. If there are any doubts after reviewing it, the recipient of this whitepaper should make their own informed judgement. This whitepaper is a working document and is subject to changes and errors. Numerous statements within this whitepaper, as with any project at the concept phase, are forward-looking. Due to this, all statements are subject to change and no Golteum team member may be held liable for them.

Statements can also change due to external factors beyond the control of the Golteum team. The \$GLTM token, and any other associated systems, are only utility tokens and should not be treated as securities or shares by any person wishing to hold the \$GLTM token. This whitepaper, or holding \$GLTM, does not create a securities investment contract or entitle to any security/shares offering. Any possession of \$GLTM shall not grant any rights in any form to any user for including such as any rights of ownership, dividends, property or intellectual property, decision making, or any other rights, such as of financial or legal nature, in Golteum.

Golteum intends to operate in full compliance with applicable laws and regulations and use its best endeavors to obtain the necessary licenses and approvals. Regulatory licenses and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. It is not possible to guarantee, and no person makes any representations, warranties, or assurances, that any such licenses or approvals will be obtained within a particular time frame, or at all. As such, the initiatives described in this whitepaper may not be available in certain jurisdictions, or at all. This could require restructuring of these initiatives and/or their unavailability, in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages.

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## Advice

This whitepaper does not constitute any investment advice, financial advice, trading advice, or recommendation by Golteum, its affiliates, or its respective officers, directors, managers, employees, agents, advisors, or consultants, on the merits of purchasing Golteum tokens, nor should it be relied upon in connection with any other contract or purchasing decision.

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## Third-Party Data

This whitepaper contains data and references obtained from third-party sources. Whilst the Company believes these references and data are to be reliable and accurate, they have not been subject to independent audit, verification, or analysis by any profession illegal, accounting, engineering, or financial advisors. There is no assurance as to the accuracy, reliability, or completeness of the data.

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## Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of, as well as certain assumptions made by, and information available to Golteum. Forward-looking statements, by their nature, are subject to significant risks and uncertainties. Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties, and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements. Any forward-looking statement speaks only as of the date on which such statement is made. We undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made, or to reflect the occurrence of unanticipated events. All references to 'dollars,' 'USD', or '\$', are references to the United States Dollars unless otherwise stated.

## Risk Statements

Purchasing Golteum tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing Golteum tokens, prospective investors are encouraged to carefully assess and take into account the risks involved, including those listed in any other documentation. A purchaser should not buy Golteum tokens for speculative or investment purposes. Purchasers should only purchase Golteum tokens if they fully understand the nature of the Golteum tokens and accept the risks inherent to the Golteum tokens. Cryptographic tokens may be subject to expropriation and/or theft, hackers, other malicious groups, or organizations may attempt to interfere with the Golteum system/network in various ways, including: malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing, which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such an event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation. The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions, and is subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies, or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens. The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token. Digital assets and related products and services carry significant risks. Potential purchasers should consider all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.