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P2P platform for cryptocurrency lending

PRESENTATION



What is cryptocurrency lending?



Crypto-financing allows crypto investors to borrow loans in crypto by offering cryptocurrencies owned by them as collateral. Crypto lending enables the lender to remain the owner of the crypto asset. However, the crypto offered as collateral cannot be used for trading or transacting during lending tenure.

The interest earned is also called «crypto dividends». It's a simple way crypto investors can use to generate passive income by lending their crypto assets.

A crypto loan is a collateralised loan that one can get from a crypto exchange or some crypto-lending platform. The crypto loan functions similarly to a mortgage or a car loan, where you use car or house property as collateral, whereas in this case, you use your cryptocurrency to secure your loan funds.

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How does crypto lending works?



Lenders and borrowers in cryptocurrency financing are connected through a third party, usually an online crypto lending platform. So, for crypto's loans, there have to be **three parties involved**: lenders, borrowers (crypto asset holders), and lending platforms.

The lenders are the ones who want to lend cryptos, stablecoins or cash and earn passive income from their crypto investments.

The crypto lending platforms are the third-party platforms that connect borrowers and lenders and take care of these transactions. These can be autonomous, decentralised, or centralised platforms (a group of people or companies operating the platform).

The borrowers want funds for varied purposes and should use crypto or fiat assets as collateral to get funding.

Why blockchain?



Thanks to blockchain technology, borrowers and lenders may engage in a loan arrangement without the necessity for a middleman. With the use of this tech, **smart contracts are automatically executed as per the loan terms**, which enables **trustless transactions** between both parties.

The maximum quantity an individual can borrow **is decided by the value of the collateral given**. This is typically known as the **collateral factor or collateral ratio**. This system is implemented due to the fact that there is no creditworthiness evaluation or past history to consider because the lender generally does not reveal their identity.

About our loan platform



We are a peer-to-peer financing platform that allows one user to borrow funds from other users using cryptocurrency assets.

We acts as an intermediary providing technology that allows borrowers and lenders to make transactions with each other. Our platform allows borrowers and lenders to take advantage of the transparency of peer-to-peer financing along with other benefits such as high fees and flexible offers.

For your convenience you can use the loan calculator to find out how much funds you can borrow, as well as the minimum margin requirements you must meet.

Peer-to-peer financing ensures transparency of the process for both borrowers and lenders, preventing the creation of funds "out of the air", which in a broader context contributes to the suspension of inflation. Lenders have an attractive remuneration scheme available, while borrowers have flexibility to better meet their needs.

4 simple steps to getting lended with our platform

After you have created your account:



Make the required deposit

Select the currency and loan amount

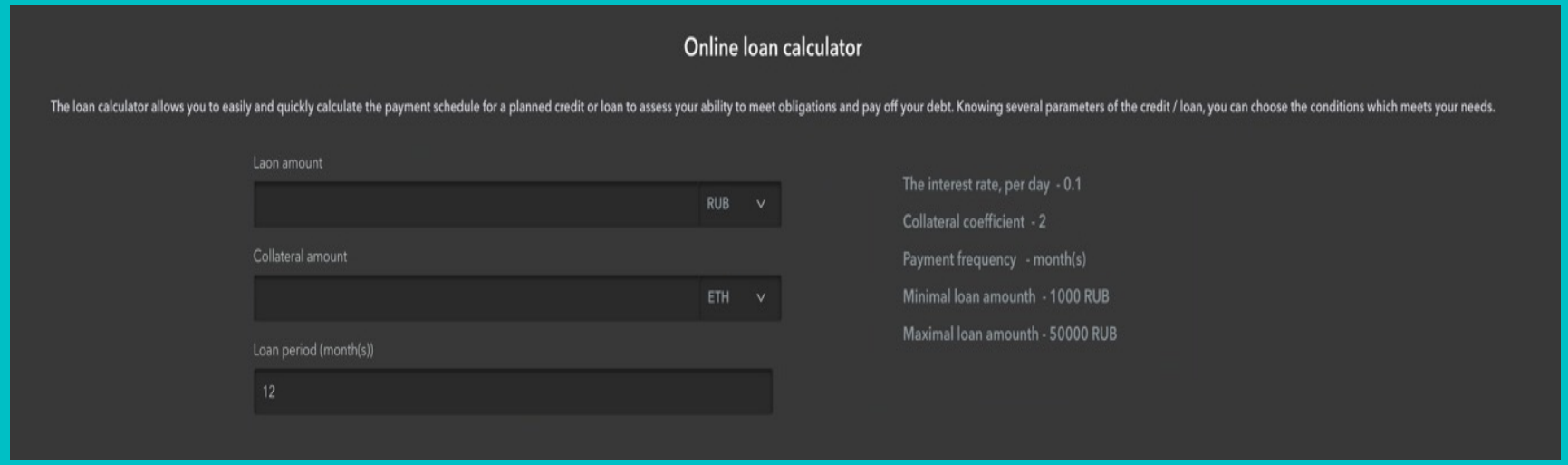
Set your terms and apply for a loan

Your loan is credited to your account

How it works

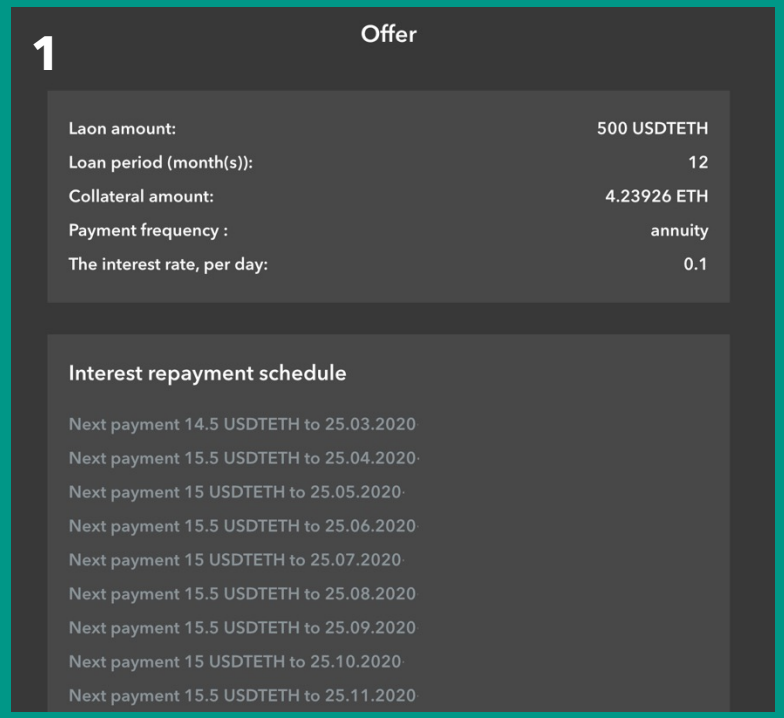
As a borrower, you are not limited how to use the funds received through the lending platform. You can also set the loan term and interest rate according to your needs and situation.

The amount of funds that can be borrowed depends on the amount and type of collateral you own, with a total limit of $250,000. Use the loan calculator to find out how much funds you can borrow.

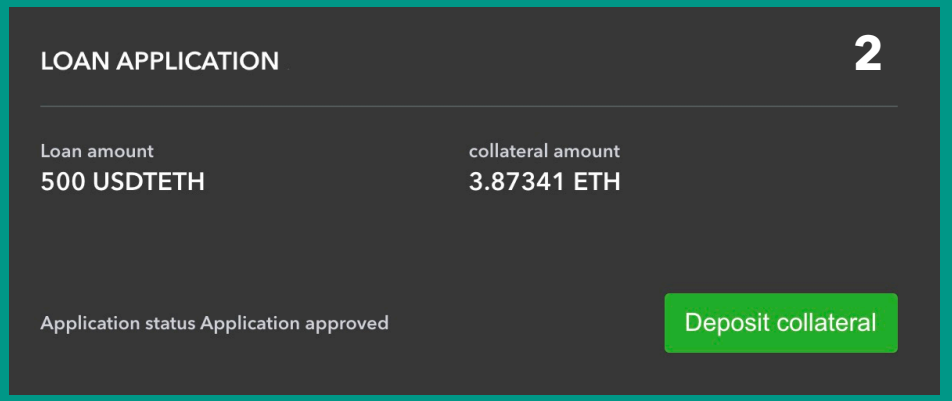


How it works

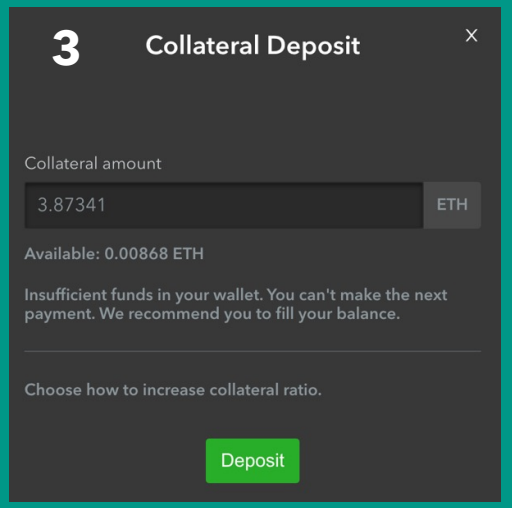
After you calculates the amount of funds you want to borrow with the loan calculator choose «My credits» option to receive the information with the main parameters of your loan.



Collateral deposit becomes available after approval of the application. Usually, this process takes no more than two minutes from the moment the loan is issued.



After approval of the application you need to pay deposit to secure the loan. It can be done in a currency selected while registration.



Make the deposit

Loan payments

Loan payment means that the funds must be deposited before the date of the next payment. Otherwise, after the expiration of the next payment date your funds will be debited from the collateral balance in favor of repayment of debt obligations for using the loan.

There are 2 options for loan payments

1st option: payment from balance
This option is available from the "My credits" page or from the credit page itself.

- Log in to the system
- Open the user menu
- Click the «Credits» button
- Click «Pay» in the payment schedule
- Click pay on «Payment» pop-up to make the next payment
- Check the «Payment History»

2nd option: payment from the deposit
This option is suitable for the borrower who rejects or skips monthly payments due to various possible circumstances.

This option passes automatically by the expiration date of the next payment. When funds are debited from the collateral amount in favor of repayment of obligations, the debt amount is reset to zero.

Our loan platform token



Our token is the key to unlocking the full potential of platform and also allows to get even higher earning rates and lowest borrowing rates.

Token is a fundamental part of our loyalty program. Depending on how many tokens you have as a percentage of your whole balance you fall into one of 3 tiers: Silver, Gold, Platinum.

As you increase your Loyalty tier, your borrowing rate automatically decreases. For example, if you hold 10% or more of your balance in our token and you maintain an LTV of 20% or below, you qualify for our lowest rate of 0%.



Features



Instant Approval
You are approved within seconds and you get the funds within 24 hours in most cases.

40+ Currencies
Select from more than 40 fiat currencies or borrow instantly using USDT or USDC.

Backed by Multiple Assets
Convert not just one, but all your crypto assets into fiat or stablecoins instantly.

No Installments
Pay off your balance partially or fully when you want with no fixed payment schedule.

Easy Repayment
Choose between fiat, crypto, or a combination of both to repay your credit line.

We protect you



Our platform provides you with tools to monitor your credit line health and preserve the value of your collateral even in a market downturn.

Margin Calls
If your collateral starts to depreciate, our blockchain oracle will send you an email encouraging you to partially repay your crypto credit or add extra collateral.

Collateral Transfer
In case you don’t take any action, the blockchain oracle will automatically transfer assets from your Savings Wallet to your Credit Wallet to keep your credit line health in check.

Automatic Repayments
If you don’t have assets in your Savings Wallet, the blockchain oracle will use portions of your collateral to initiate automatic credit repayments – just enough to fill the gap.

Our benefits

Transparent loan mechanism

Our peer-to-peer financial system allows both borrowers and lenders to filter and select the terms that best match their preferences.

Flexible loan conditions

Users can set their own payment terms and loan duration according to the concern needs and situation.



Credit check is not required

Unlike a traditional bank, our lending platform is serviced by users. Our powerful peer-to-peer financing platform allows users to earn income from providing you with their own funds. This means that as a verified user, you can set your conditions, make a deposit and your loan will be issued on the same day.

Easy Repayment

Choose between fiat, crypto, or a combination of both to repay your credit line.

Loan conditions and interest rates



No tokens are needed; interest on your outstanding credit line balance is **13.9%**.



At least 1% of the balance in your account must comprise our platform tokens; interest on your outstanding credit line balance is **12.9%**.



At least 5% of the balance in your account must comprise our platform tokens; interest on your outstanding credit line balance is **8.9%** if your LTV is above 20% and **1.9%** if your LTV is below or equal to 20%.



At least 10% of the balance in your account must comprise our platform tokens; interest on your outstanding credit line balance is **6.9%** if your LTV is above 20% and **0%** if your LTV is below or equal to 20%.

Loan-to-value ratio (LTV)
The ratio of the loan amount to the market (or estimated) value of the collateral. The lower this ratio, the more likely it is that when foreclosure proceeds from the sale of collateral will cover the lender's expenses on the loan provided.

Proudly say

Thank you

Our contacts

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