

1. ABSTRACT

ZAMICA is a cryptocurrency investment platform structured around tokenized gold. Its core objective is to connect global investors with both traditional lending institutions and Web3-based lenders. To facilitate this, the ZAMICA platform will issue and operate two types of tokens. The first is the ZAM Token, representing 0.01 grams of gold equivalent. The second is the ZAMIC Token, a utility and exchange-listed token used within the platform ecosystem to facilitate services and transactions.

ZAM Tokens will serve to digitize the value of physical gold, thereby enhancing the liquidity of gold holdings. In addition, users who deposit ZAM Tokens on the ZAMICA platform may earn monthly rewards, subject to applicable terms and platform conditions. Upon maturity, these deposits may be repaid in the same quantity of ZAM Tokens. Furthermore, ZAM Tokens may be used as collateral for lending services available within the platform. This will allow users to access USDT—pegged to the U.S. dollar—without having to liquidate their ZAM holdings, while preserving gold upside potential.

As outlined above, ZAM Tokens will facilitate multiple economic pathways, including Earning rewards, lending-based interest, and potential capital appreciation linked to gold price movements. Proceeds from ZAMIC token sales will be allocated to revenue-generating operations, primarily loans extended to traditional financial institutions to earn interest income. ZAM issuance will scale in proportion to the growth of underlying platform assets, enabling a structured distribution of Earning rewards.

To support ESG-related initiatives, ZAMICA will operate a dedicated ZAMIC Pool open to both corporate and individual participants. When tokens allocated to this pool are purchased, they will be held for the participation period, after which an equivalent amount of tokens may be returned to the participant. The proceeds from these token purchases will be deposited into the platform and utilized to provide interest-free loans to institutions engaged in support for student tuition, women's economic empowerment, and livelihood assistance for small-scale farmers. Upon repayment of the principal by these institutions, ZAMICA will use the funds to repurchase ZAMIC tokens from the exchange. These tokens will then be returned to the ZAMIC Pool and made available to new participants, forming a structured cycle of contribution and renewal.

This process will support ZAMICA's core mission to enhance the liquidity of gold-backed assets, increase investment efficiency, and offer a structured, asset-secured investment platform.

2. INTRODUCTION

Key Strengths of ZAMICA Tokens from an Investment Perspective

The ZAMICA platform will enable exposure to price appreciation and enhanced asset liquidity—core characteristics of tokenized real-world assets—while providing structured opportunities within the ecosystem as follows:

1. Earning Rewards

ZAM, the gold-backed token of ZAMICA, will function as a core instrument within the platform's framework. For instance, ZAM token holders may participate in deposit-based reward programs by allocating their tokens within the ZAMICA platform. ZAMICA liquidity providers (LPs) will then distribute a portion of the revenue generated each month through its income-generating activities to depositors. ZAMICA partners will utilize proceeds from the sale of the platform's utility token, ZAMIC, to support diversified business operations—primarily interest-bearing lending to traditional financial institutions. This structure is expected to provide a stable and predictable source of interest income.

ZAM issuance will scale in proportion to the expansion of the ecosystem and the growth of platform assets allocated to interest-earning operations, supporting the sustainable and consistent distribution of deposit rewards.

2. Guaranteed Principal Repayment for Investor Protection

ZAM tokens farmed on the platform will be fully returned to the depositors, enabling them to receive rewards without any loss of principal. ZAM can be swapped at any time for USDT (or USDC) at the prevailing market price of gold. ZAMICA maintains gold reserves equivalent to the circulating supply of ZAM, held in the form of physical gold or gold deposits with certified financial institutions to back the value of circulating supply. Thus, ZAM reflects the value of physical gold within a structured digital framework.

3. Liquidity through ZAM Token Collateral

ZAM tokens can be used as collateral to access additional liquidity when needed. This will allow holders to secure funding through lending on the platform without having to sell their ZAM tokens, thereby maintaining exposure to potential gold price appreciation.

Key Strengths of the ZAMICA Platform from a Technical Perspective

ZAMICA will issue ZAMIC tokens, which function as the platform's utility and exchange token, and will deploy the proceeds from token sales into diversified operations, primarily interest-bearing lending to traditional financial institutions. The platform's core technological features will include a dual-token system, a gold-pegged token mechanism, smart contract-based automation, and various financial applications.

1. Dual Token System

The ZAMICA project will issue two types of tokens, which will be essential for platform operations. ZAMIC is a utility token designed to be listed and traded on exchanges. It will be used to pay for platform services and also the credential within ZAMICA platform. ZAM is a Real World Asset (RWA) token, each corresponding to 0.01 grams of physical gold. It will function as a store of value and as collateral within the platform.

2. Gold-pegged Token

The ZAMICA project, during its initial phase, allocates a defined portion of ZAMIC sale proceeds to various revenue-generating activities, including deposits with traditional financial institutions and asset acquisitions. These activities include the purchase of physical gold, which serves as the foundational reserve asset for ZAM issuance. Gold acquired by ZAMICA is securely held with partnered financial institutions. Real-time gold price data is provided to the smart contract through Chainlink oracles and reflected in the USDT valuation of ZAM. The quantity of gold held, the total ZAM issuance, and the lending reserve pool are periodically verified and publicly disclosed through independent external audits as part of a Proof of Reserve framework to ensure transparency.

3. Smart contract-based Automation

The ZAMICA project will utilize the Base chain as its primary blockchain network to ensure low transaction fees, fast processing, broad compatibility, and scalability. Smart contracts will enable transparent management of key financial operations on the platform—such as deposits and withdrawals, token swaps, loan configuration, reward distribution, and collateral liquidation—thereby minimizing manual intervention and reducing operational risk. To further enhance security, regular third-party security audits will be conducted and multi-signature (multisig) wallets employed.

4. Financial Applications

The ZAMICA platform will provide users with a suite of financial services. Under the Earning structure, users may deposit ZAM tokens on the platform and receive monthly

rewards. At maturity, the tokens will either be returned in full or redeemed in USDT, based on the prevailing gold price. A small conversion fee will apply in the case of USDT redemption.

Through the Lending function, users can borrow USDT by collateralizing their ZAM tokens. Alternatively, users may serve as lending partners, offering USDT to other users against ZAM collateral. All lending activities will be automated via smart contracts, ensuring execution in accordance with predefined loan terms of the platform.

5. Increased Utility of the ZAM Token

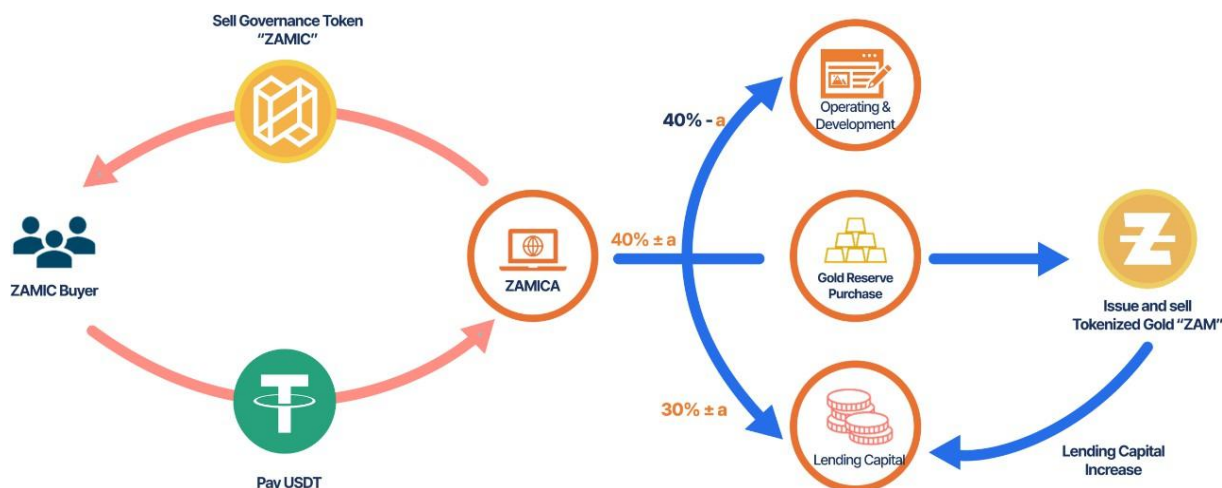
Platform users may buy or sell ZAM directly with the foundation, or trade ZAM tokens peer-to-peer with other users. Sellers may register a "Sell Order" by specifying their desired quantity and price (denominated in USDT), while buyers may register a "Buy Order" by setting their preferred quantity and price. Transactions are executed when matching orders are identified. ZAMICA P2P Trade enhances the utility of ZAM tokens by providing peer-to-peer asset exchange functionality, in addition to the deposit-based reward structure available within the platform.

6. ESG Pool Utilizing ZAMIC Tokens

Additionally, the ESG Pool, utilizing ZAMIC, will support ESG-aligned initiatives by providing interest-free loan funds to institutions engaged in student loan assistance, women's economic empowerment, and small-scale agricultural development.

3. ECOSYSTEM

The two core tokens issued within the ZAMICA ecosystem—ZAMIC and ZAM—will provide investors with a range of income-generating opportunities across markets. ZAMIC will function as a utility token used for platform payments and as a participation credential. The diagram below illustrates how ZAMIC tokens will be issued and distributed.



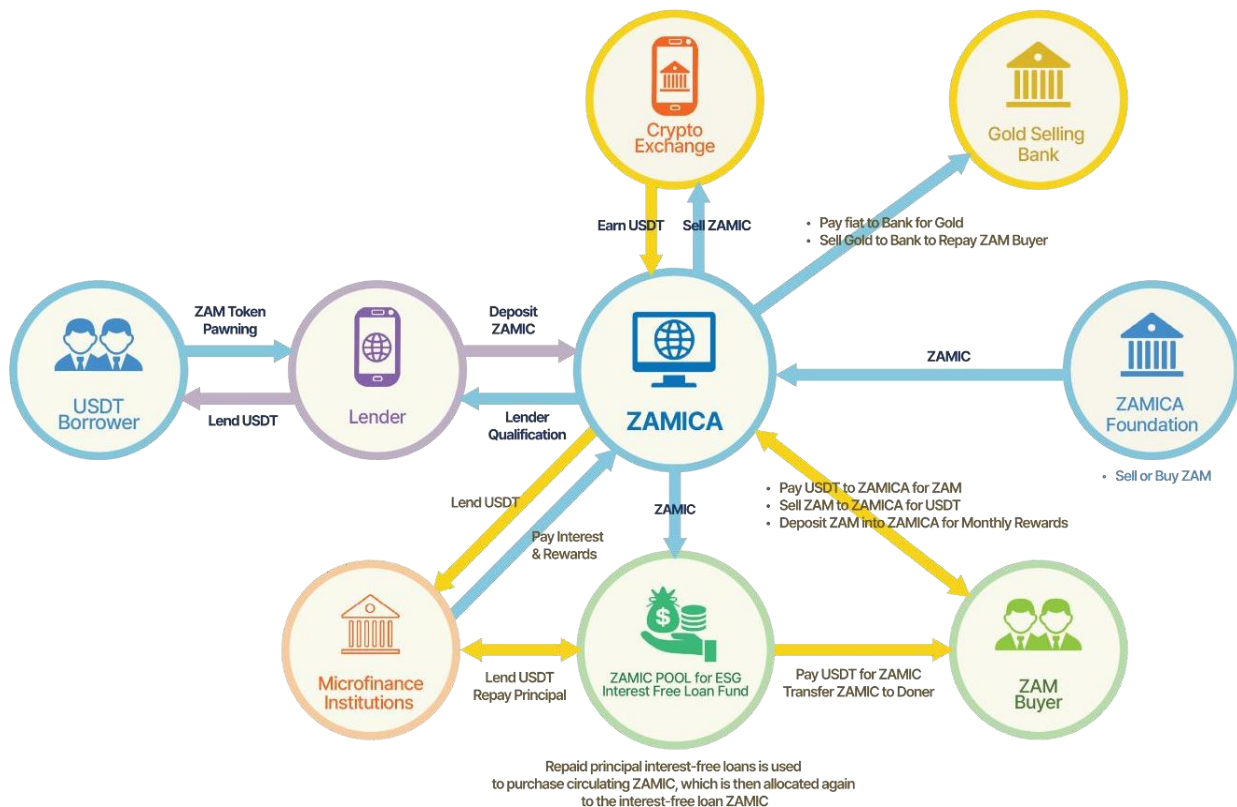
ZAMICA will utilize the proceeds from ZAMIC token sales—conducted through exchanges and other channels—for revenue-generating activities, including the purchase of physical gold, the provision of loans to financial institutions, and asset acquisitions. It will also issue ZAM tokens, each pegged to 0.01 grams of physical gold, which will circulate within the platform. Those who purchase ZAM tokens may trade them to benefit from gold price movements or deposit them on the platform to receive monthly rewards.

The platform's Lending service will operate as a collateral-based digital lending mechanism, enabling users to obtain USDT by using their ZAM tokens as collateral. Any platform user may qualify as a lender by staking a specified amount of ZAMIC tokens. Lenders may earn yield by providing USDT loans to other users against ZAM collateral. If a lender lacks sufficient liquidity, they may borrow funds from another lender on the platform using their own ZAM tokens as collateral.

3.1 Functions of the ZAMICA Platform

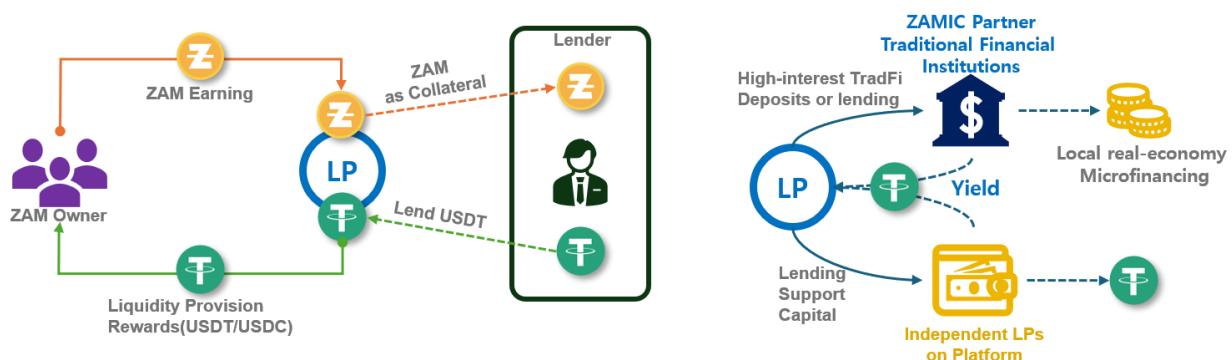
The ZAMICA platform will offer integrated management of ZAMIC, the utility token, and ZAM, the gold-linked token.

Platform users will access key features of the platform—including Earning, Lending, P2P trading, and the ESG Pool—using both ZAMIC and ZAM.



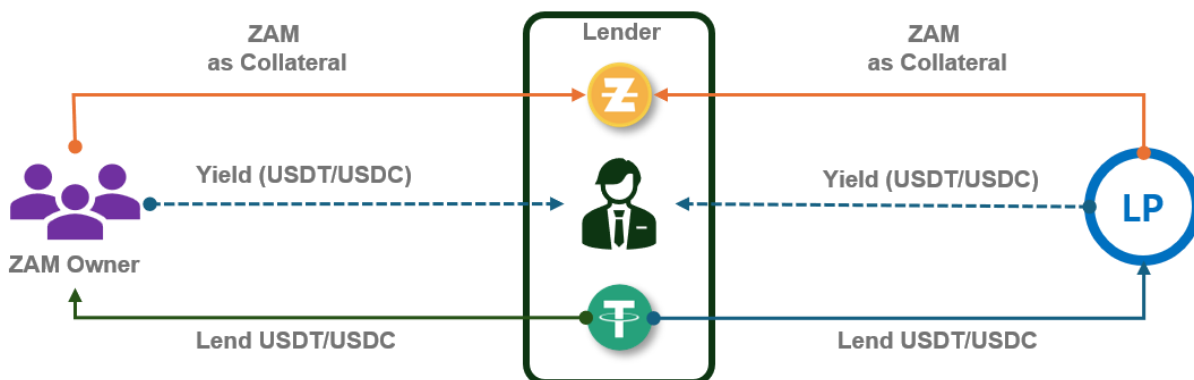
Earning

Earning is a service that will enable users holding gold-backed ZAM tokens to deposit them with LPs and earn rewards in return. When ZAM holders deposit ZAM with LPs, LPs will utilize the deposited tokens for revenue-generating activities and distribute agreed-upon rewards to depositors from the income generated through these operations.



Lending

Lending will allow users to borrow USDT by using their ZAM tokens as collateral. In turn, lenders may earn yield by providing USDT loans to other users who deposit ZAM tokens as collateral. Any user can qualify as a lender by staking a designated amount of ZAMIC tokens on the platform. Qualified lenders may also collateralize their own ZAM tokens to access additional liquidity if needed. The lending service will be executed automatically through smart contracts based on predefined platform loan terms. A fixed platform fee will be charged at the time of loan execution and collateral liquidation.



1) Service Process

- i. To qualify as a lender on the platform, users must complete KYC verification and stake a specified amount of ZAMIC tokens as a partnership deposit, based on a predetermined ratio corresponding to the intended lending scale. The deposited ZAMIC tokens serve both as proof of lender qualification and as a compensation reserve in the event of user complaints or dispute resolution involving the lender. The required ZAMIC staking amount is determined on a quarterly basis, reflecting the average price of ZAM and the corresponding lending scale. To maintain lender status, participants must continuously hold and stake ZAMIC tokens at or above the required collateral level corresponding to their active lending scale. If the price of ZAMIC declines and the required number of ZAMIC increases accordingly, the lender must deposit additional ZAMIC tokens to maintain eligibility.
- ii. A platform user provides ZAM tokens as collateral to a Lender.
- iii. The Lender provides USDT to the platform user who pledges ZAM as collateral. The Loan-to-Value (LTV) ratio, interest rate, and interest payment method applicable to the ZAM collateral are determined autonomously by the Lender at the time of product registration.
- iv. When a loan is fully repaid, the pledged ZAM is automatically returned to the borrower. However, if interest payments are delayed for a specified period or the loan is not repaid at maturity, resulting in a default event, the pledged ZAM will be automatically liquidated. The outstanding principal, accrued interest, and any

applicable late penalties will be deducted from the liquidation proceeds, and the remaining balance, if any, will be returned to the borrower.

- v. A fixed percentage service fee will be charged at the time of loan execution and collateral liquidation.

2) Automation by Smart Contract

Interest rates, repayment deadlines, collateral liquidation thresholds, and collateral lock-up and release conditions are defined by smart contracts. In the event of repayment default, the pledged collateral will be automatically liquidated in accordance with the predefined contract terms.

ZAM MARKET

Platform users may buy or sell ZAM through two methods. One is direct real-time trading with the foundation, and the other is placing orders at a desired price to trade with other users.

ZAM Market is a peer-to-peer trading market that enables users to directly buy or sell ZAM tokens with one another. Sellers may register a "Sell Order" by specifying the quantity of ZAM and the desired price (denominated in USDT). Buyers may review the list of available sell orders and select the most favorable terms to execute a purchase.

1) Service Process

- i. A user (Maker) registers a trade order (buy or sell), specifying the desired quantity of ZAM and corresponding USDT amount for the swap.
- ii. To prevent fraudulent orders, the platform transfers the seller's ZAM and the buyer's USDT into an escrow account.
- iii. Another user (Taker) who wants to buy or sell reviews the listed orders and selects "Buy" or "Sell" to execute the transaction.
- iv. From the escrow account, ZAM is transferred to the buyer, and USDT, excluding applicable fees, is transferred to the seller.

2) Automation by Smart Contract

In its initial phase, the ZAM Market will operate off-chain. In the future, it will transition to a smart contract-based decentralized exchange (DEX) model. Under the DEX framework, trading conditions, including order price and execution logic, will be coded into smart contracts and executed automatically.

ESG Pool

The ZAMICA platform will establish a ZAMIC-based fund to support tuition assistance for students from low-income households and to promote economic independence for socially vulnerable groups. The funds raised will be extended on an interest-free basis to lending institutions that provide student loans and self-reliance financing to low-income individuals and socially disadvantaged beneficiaries. A key feature of the ZAMICA ESG Pool is that repaid principal from participating lending institutions is returned to the ZAMIC-based fund, enabling the continued operation of the program. Through its interest-donation structure, the ZAMICA platform is designed to reduce the financial burden on contributors, participating institutions, and borrowers.

In addition, ZAMICA plans to launch a dedicated ZAMIC Pool (hereafter the “ESG Pool”) open to companies engaged in ESG initiatives and individuals interested in making a social contribution. When donors purchase ZAMIC tokens allocated to the ESG Pool, the proceeds will be used to provide interest-free loans aimed at supporting tuition assistance for students from low-income households and promoting economic independence for socially vulnerable groups. The key distinction between traditional donations and the ZAMICA model lies in how contributions are structured: the platform will utilize the funds paid by donors to purchase ZAMIC tokens, rather than liquidating the tokens themselves. After the loan matures, donors retain ownership of their ZAMIC and may choose to liquidate them on the exchange. This structure is designed to reduce the burden of giving and incentivize broader participation in social impact funding.

Establishment and Repayment Flow of the Zero-Interest Loan Fund

- 1) The ZAMICA foundation will allocate a portion of ZAMIC to a dedicated ESG Pool to raise capital for interest-free loans.
- 2) Donors who wish to support the fund will provide USDT to purchase ZAMIC allocated in the ESG Pool.
- 3) ZAMIC purchased by donors will be subject to lock-up for the participation period. When they are unlocked, they will become tradable on the exchange.
- 4) ZAMICA will lend the funds raised from ZAMIC sales to microfinance institutions offering interest-free student loans, women’s economic empowerment loans, and rural development loans.
- 5) As the interest-free loans are repaid, ZAMICA will repurchase ZAMIC on the exchange and reallocate it to the ESG Pool, making it available once again for donors who wish to contribute to the fund.
- 6) ESG Certification : Companies and individuals who participate in the formation of the interest-free loan fund will automatically receive an ESG certificate or donation certificate.

3.2 Management of ZAMIC and ZAM

The ZAMICA platform will provide the following functions to enable users to securely manage ZAMIC and ZAM tokens.

- 1) Deposits and Withdrawals
Users can securely deposit and withdraw ZAMIC and ZAM tokens.
- 2) Bulk Transfers
ZAMIC or ZAM tokens can be transferred to hundreds of users in a single transaction.
- 3) ZAM Swaps
Users can swap USDT for ZAM through an integrated Web3 wallet. ZAM can also be swapped for ZAMIC. Swapping from ZAMIC back to ZAM is not supported.
- 4) Token Balance Display
Users can view real-time balances and current values of their ZAMIC and ZAM holdings.
- 5) Gold Reserve Transparency
ZAMICA periodically discloses detailed reports on its gold holdings, including purchase volumes by source and sale volumes by counterparty. Users can cross-verify the circulating supply of ZAM against the platform's gold reserves.
- 6) KYC and AML Compliance
All users are subject to regular Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures.
- 7) Multisignature (Multisig)
Asset transfers from the foundation's wallet are subject to multisignature authorization to ensure security and risk control.

4. TECHNOLOGY

The ZAMICA project is built on Base (ERC-20) and operates through a dual-token model consisting of ZAM and ZAMIC. ZAM is pegged to 0.01 grams of physical gold and functions as a gold-linked digital asset and on-chain collateral within the platform. ZAMIC serves as the utility token, supporting exchange integration and in-application payments.

4.1 Technology Stack and Architecture Overview

1) Blockchain Network (Base)

The ZAMICA token system is designed to support a high volume of transactions driven by payments, collateralization, and other platform operations. As a result, network fees and application compatibility are critical considerations. To meet these requirements, ZAMICA is built on Base using the ERC-20 standard, ensuring low transaction costs, fast processing speeds, and strong compatibility and scalability across applications.

2) Smart Contracts

ZAMIC and ZAM will each be issued, distributed, stored, and verified through separate smart contracts.

i. ZAMIC Smart Contract

Circulation Management: Monitors and records token movements between exchanges and users.

Utility Functionality: Automatically validates lender eligibility based on predefined staking conditions.

Security Audits: Subject to periodic audits by certified smart contract security firms.,

ii. ZAM Smart Contract

Gold Peg Mechanism: Each ZAM token represents 0.01 grams of physical gold.

Supply Transparency: Aligns total ZAM token supply with verified gold reserves held in certified financial institutions.

Minting and Burning: ZAM tokens are minted or burned in accordance with changes in gold reserves deposited by the foundation.

3) Gold Custody and Verification System

i. Off-chain Gold Vault

- Physical gold will be securely stored in certified financial institutions.

ii Oracles

- Real-time gold price data will be delivered to the smart contract.
- When swapping USDT for ZAM, or ZAM for ZAMIC or USDT, transactions are executed based on the latest available price feed.

iii. Proof of Reserve System

- The amount of physical gold purchased and sold by source will be periodically recorded on the blockchain and publicly disclosed.

4) Interaction between Tokens

i. ZAMIC

- Compatible with external wallets and tradable on exchanges
- Used as a payment method within the platform
- ZAM can be swapped for ZAMIC
- USDT can be swapped for ZAMIC

ii. ZAM

- Functions as a gold-linked digital asset and on-chain collateral within the platform
- USDT can be swapped for ZAM
- ZAM can be swapped for USD

4.2 Security and Transparency

1) Smart Contract Audit

ZAMICA will ensure its smart contracts are regularly audited by independent security firms to detect potential vulnerabilities and coding flaws.

2) Multisignature Wallet

Token transfers are subject to a multisignature protocol requiring joint approval from platform administrators and third-party auditors.

3) Data Transparency

All transaction records and the verification history of the peg between physical gold and ZAM will be publicly available on the blockchain. Users can view their token and gold holdings via the user dashboard.

4.3. Functions of the Smart Contract

Smart contracts will be automatically executed on ZAMICA when predefined conditions are met in transactions between users.

1) Automation in Smart Contract

i. Automatic Payment

When a user requests a payment with ZAMIC or ZAM, the transaction will be automatically executed in accordance with predefined rules and terms.

ii. Automatic Swap and Exchange

When swapping ZAM for ZAMIC or USDT, or exchanging USDT for ZAM, the smart contract will instantly convert the tokens in accordance with the user's input and rules.

iii. Automated Allocation and Settlement / Distribution

As for ZAM, transaction requests (Conditional Tx) and token swaps are supported. Any resulting returns are automatically allocated and distributed through smart contract-based execution logic. (Event-Driven Execution)

2) Transparency in Smart Contract

i. Real-Time Transaction Record Disclosure

All transactions and token movements are recorded on Base, where the data is publicly accessible. Users can verify transaction histories through the BaseScan block explorer.

ii. Immutability

Once deployed, smart contracts cannot be altered, ensuring the reliability and trustworthiness of the system. Contract terms will be embedded in code, eliminating the possibility of external manipulation.

iii. Proof of Reserve

Each ZAM token will be pegged to 0.01 grams of gold, and the smart contract will enable verification of the gold reserves and token issuance. Oracle technology will ensure real-time updates of both gold prices and reserve data.

iv. Audit

Smart contracts will be regularly audited by independent third-party auditors. The platform will provide users with access to audit reports.

5. TOKENOMICS

The ZAMICA platform operates on a dual-token system consisting of ZAMIC and ZAM. ZAMIC is exchange-listed and functions as a utility token for payments and user credentialing within the platform. By contrast, ZAM is a gold-linked digital asset backed by physical gold and serves as a store-of-value asset and on-chain collateral within the ecosystem.

TOKEN TYPE	UTILITY TOKEN	GOLD BACKED RWA TOKEN
TOKEN SYMBOL		
TOKEN NAME	ZAMICA Token	ZAM Gold Token
TICKER	ZAMIC	ZAM
STANDARD	ERC-20 (BASE)	ERC-20 (BASE)
DECIMALS	18	18
TOTAL SUPPLY	1,000,000,000	-

5.1 ZAMIC (ZAMICA Token)

1) Definition

ZAMIC is an ERC-20 token built on Base. It is listed and traded on cryptocurrency exchanges and will serve as a means of payment and credential verification within the ZAMICA platform.

2) Key Features

i. Payment Method

It will be used as a method of paying for ZAMICA applications.

ii. Exchange Listing and Circulation

It is listed and traded on cryptocurrency exchanges.

iii. Credential Verification

To participate as a service provider (lender or LP), users will be required to stake a minimum amount of ZAMIC tokens.

iv. Incentive Distribution

Users will be rewarded with ZAMIC tokens for participating in events and activities that promote the ZAMICA ecosystem.

3) Acquisition Methods

i. Purchase

ZAMIC can be acquired by participating in token sales or by purchasing ZAMIC tokens through cryptocurrency exchanges.

ii. Rewards

ZAMIC can be earned as a reward for participating in ecosystem activation events or engaging in social media activities.

iii. Swap

ZAM can be swapped for ZAMIC within the platform.

5.2 ZAM (ZAM Gold Token)

1) Definition

ZAM is an ERC-20 token issued on Base and pegged to the value of 0.01 grams of physical gold. It is intended for use within the ZAMICA platform.

2) Key Features

i. Store of Value

ZAM is pegged to 0.01 grams of physical gold, providing gold-linked value representation.

ii. Reward Participation

ZAM holders may allocate their tokens to liquidity providers (LPs) for a fixed term and receive protocol-based rewards.

iii. Collateral Utility

ZAM may be used as on-chain collateral within the platform. Lenders can extend funds against pledged ZAM, and users may obtain liquidity by collateralizing their tokens.

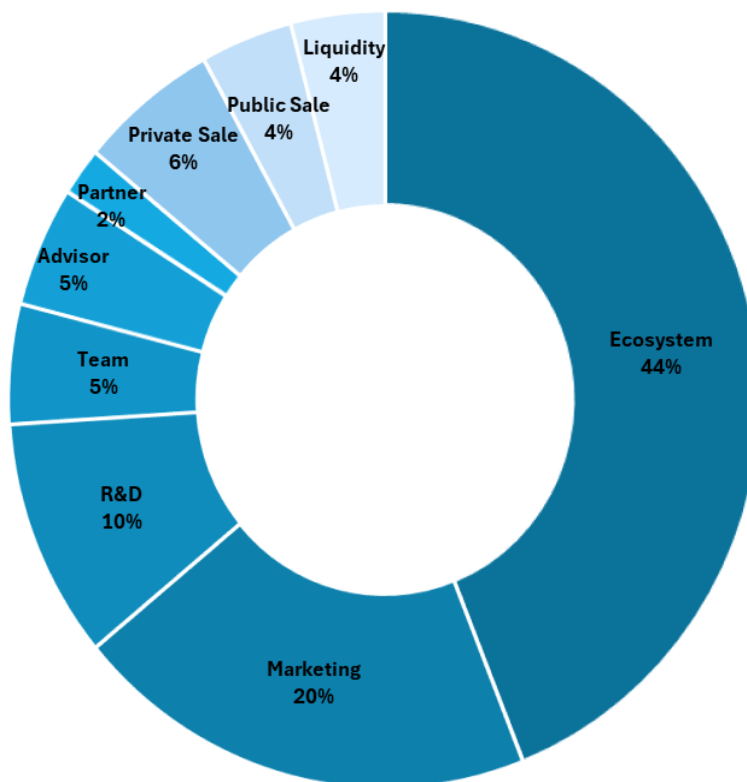
3) Acquisition Methods

Purchase : ZAM can be swapped with USDT on the ZAMICA platform.

4) Supply Management

The supply of ZAM will increase in proportion to the growth of ZAMICA's asset pool allocated to interest-generating activities. As the platform's assets expand through these activities, the foundation will use the resulting surplus to purchase additional physical gold, which is securely stored with certified financial institutions, and issue an equivalent amount of ZAM.

5.3 Token Allocation

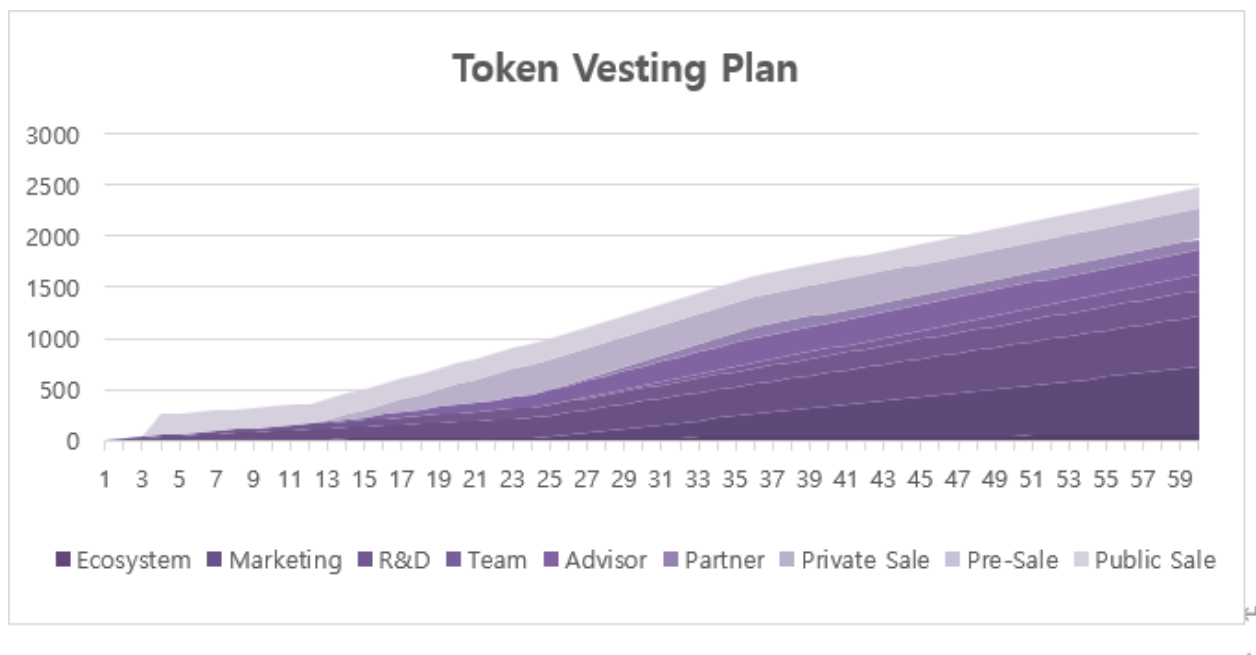


Allocation	Ratio	Amount	Vesting	Purpose
Ecosystem	44%	440,000,000	Cliff: 2 years, Vesting: 1/120 monthly	For ecosystem development, expansion and maintenance
Marketing	20%	200,000,000	Vesting: 1/120 monthly	For marketing activities to promote project growth
R&D	10%	100,000,000	Vesting: 1/120 monthly	For R&D to support ecosystem sustainability
Team	5%	50,000,000	Cliff: 2 years, Vesting: 1/60 monthly	For team compensation based on project contributions
Advisor	5%	50,000,000	Cliff: 1 year, Vesting: 1/24 monthly	For advisory services rendered to the project
Partner	2%	20,000,000	Cliff: 1 year, Vesting: 1/12 monthly	For rewards and swaps with strategic partners
Private Sale	6%	60,000,000	Subject to terms of sale	
Public Sale	4%	40,000,000	Unlock	
Liquidity	4%	40,000,000	Unlock	For ensuring market liquidity stability
Total	100%	1,000,000,000		

The total supply of ZAMIC tokens will be capped at 1 billion. Of this, 44% will be allocated to fund revenue-generating activities such as securing physical gold—the backbone of the ZAMICA ecosystem—and lending to traditional financial institutions. This portion will also be

20% of the total supply will be reserved for marketing to drive ecosystem growth, while 10% will be allocated to research and development to support the platform's long-term sustainability. The team, advisors, and strategic partners will receive 5%, 5%, and 2%, respectively. These allocations will also be locked for two years and released gradually on a monthly basis thereafter. A total of 10% of the supply will be distributed through public token sales, and 4% is scheduled to be allocated to support market liquidity in the future.

During the initial phase, only a limited portion of the public sale allocation (4%) and the tokens designated for marketing and R&D may enter circulation. Thereafter, tokens will be gradually unlocked in accordance with ZAMICA's lock-up policy. However, the amount unlocked does not automatically correspond to the actual circulating supply. Token distribution will be managed in alignment with the platform's launch schedule and overall ecosystem development.



6. ROADMA

The ZAMICA team plans to launch its services in phases in accordance with a practical and sustainable development roadmap to build a viable platform. The core foundational infrastructure will be developed as the highest priority, followed sequentially by the Earning, Lending, ZAM Market, and ESG Pool services.

		Business	Development
2025	Q4	▪ Launch ZAMICA teaser website ▪ Issue ZAMIC token	▪ Deploy ZAMIC smart contract
2026	Q1	▪ Launch ZAMIC token sale ▪ Launch institutional lending operations	▪ Begin development of ZAMICA platform
	Q2	▪ Sign gold purchase agreements with financial institutions	▪ Begin development of Earning service
	Q3	▪ Issue ZAM token ▪ Launch ZAMICA platform	▪ Deploy ZAM smart contract ▪ Begin development of lending service
	Q4	▪ Launch Earning service ▪ Launch lending service	▪ Begin development of ZAM Market ▪ Begin development of ESG Pool
2027	1Q	▪ Launch ZAM Market ▪ Launch ESG Pool	▪ Enhance and optimize the ZAMICA platform

7. DISCLAIMER

This white paper describes the objectives and technical direction of ZAMICA Token (ZAMIC) and ZAM as of the date of publication. It is not intended to constitute an investment solicitation or recommendation with respect to the ZAMICA Team (or ZAMICA Growth Foundation, hereafter collectively referred to as the "ZAMICA Team"). Furthermore, it does not constitute an offer to sell, a solicitation to buy, or a recommendation to purchase any securities related to the ZAMICA Team. The information provided herein shall not be construed as legal, tax, accounting, or investment advice. Readers are strongly encouraged to consult their own legal, tax, financial, or other professional advisors regarding any matters related to the ZAMICA Team. The contents of this white paper are accurate as of the date of publication but are subject to change, including, but not limited to, matters relating to the ZAMICA Platform, which may integrate decentralized mechanisms and Web3 tools.

This white paper contains conceptual information and outlines future development objectives. Certain statements may be identified by forward-looking terminology such as "will," "may," "can," "expect," "anticipate," "intend," "plan," "believe," and "forecast," and such forward-looking statements apply only as of the date of publication. Other public materials, including press releases, presentations, interviews, and videos, may also contain forward-looking statements.

This document serves as an initial summary of the ZAMICA Token (ZAMIC) project and its anticipated real-world asset-based token ecosystem. As the project progresses, this white paper may be amended, revised, or updated. The ZAMICA Team and its expanding community may introduce changes prior to the release of final documentation governing public token usage and swap policies.

This white paper describes the planned use of ZAMICA Token (ZAMIC) and ZAM for informational purposes only and does not constitute a legally binding agreement with any individual or institutional investor. The sale of ZAMICA Token (ZAMIC) will be conducted in accordance with separate terms and conditions as announced through official channels managed by the ZAMICA Team. This white paper shall not be considered an offering document or a basis for any investment decision, nor shall it create any contractual obligations. The ZAMICA Team and its affiliates or partners assume no responsibility for forward-looking statements contained in this white paper or related materials.

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This white paper has been prepared as part of the "ZAMICA Platform" project and is distributed for reference purposes only. It is subject to review and revision. The information contained herein reflects the most current details based on the specified version and does not represent a final version. Subsequent versions may reflect changes based on the ZAMICA Team's business operations and financial condition, and this white paper may be updated over time.

The purchase of ZAMICA Token (ZAMIC) will be governed by a separate legally binding agreement. The ZAMICA Team will not accept or receive funds solely on the basis of this white paper. Details of the ZAMIC purchase agreement will be provided separately. In the event of any inconsistency between such agreement and this white paper, the agreement shall prevail. This white paper does not constitute an offer to sell or a solicitation of an offer to buy ZAMIC by the token issuer, distributor, or any associated entity. It must not be relied upon as a basis for entering into any token purchase agreement or making any investment decision. ZAMIC is not intended to constitute securities, business trusts, or collective investment schemes in any jurisdiction, and this white paper should not be interpreted as a business plan, offering memorandum, or investment solicitation.

ZAMIC shall not be understood, interpreted, classified, or treated as providing any right or opportunity to receive investment returns, income, payments, profits, or any share thereof. This white paper, in whole or in part, shall not be reproduced, distributed, or disseminated in any jurisdiction where the issuance, offering, or sale of digital tokens is restricted or prohibited. The information contained herein has not been reviewed, approved, supervised, or certified by any regulatory authority, nor is such approval expected.

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