

# YGB HYBRID CURRENCY

Straight from the Miner to the User.

2021

YGB HYBRID CURRENCY TERMS



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# UNDERSTAND THE DIFFERENCE



## HTC - Hybrid Currency Terms

Hybrid Currency Terms (HCT) is utilized in gaining users that will fully use a hybrid currency systems.

**The YGB Hybrid Currency Terms (HCT) is similar to an Initial Public Offering (IPO), an Initial Coin Offering (ICO), and Crowdfunding. HCT's have some governmental regulations.**

Private, sophisticated, or general public investors who engage in HCT's will invest their money before the company issues any hybrid currency, ownership, or returns on their investments.

**A Hybrid Currency consists of at least two separate valuable independent assets. The first asset is a pure physical asset, usually but not limited to gold, platinum, palladium, etc. The second asset is usually a trusted hybrid technology. The two assets must be permanently affixed; valuable stand-alone; belong outright to the users (investor); be free of all third parties' financial and contractual obligations; the physical asset must be a direct supply free of intermediaries. The hybrid's advantage is the two separate assets. The value is based on its physical asset, technological asset, and users community.**

HCT's are supported with a strategic plan, campaign timelines, privacy plans, anti-money laundering plans, work scope, website, app, and other supporting documents.

## IPO - Initial Public Offering

Initial Public Offering (IPO) is utilized in raising funds for a private company or existing public company.

**The Initial Public Offering (IPO) is similar to an Hybrid Currency Terms (HCT), Initial Coin Offering (ICO), and Crowdfunding. IPO's are governmentally regulated.**

Private, sophisticated, or general public investors who engage in IPO's will invest their money before the company issues any shares, ownership, or returns on their investments.

**In most cases, the company is owned by the founders, management groups, or private investors. The public company has sold all or a portion of itself to the public via an initial public offering. The company can be a new or an existing company with a history. The main advantage of public companies is their ability to tap the finances of the general public or investors by selling stock (equity) or bonds (debt) to raise capital (i.e., cash) for expansion and other projects.**

IPO's are supported with SEC filings, exchanges filing, teasers, strategic plans, campaign timelines, website, and other supporting documents.

## ICO - Initial Coin Offering

Initial Coin Offering (ICO) is utilized in raising funds for a cryptocurrency, blockchain, or similar technology.

**The Initial Coin Offering (ICO) is similar to an Hybrid Currency Terms (HCT), an Initial Public Offering (IPO), and Crowdfunding. ICO's have some governmental regulations.**

Private, sophisticated, or general public investors who engage in ICO's will invest their money before the company issues any coins, tokens, alt-coins, ownership, or returns on their investments.

**A cryptocurrency is a single technology asset usually o. The cryptocurrency is usually based on encryption techniques, algorithms, public keys, cryptography, blockchain, or similar bit base technologies. Users operate on a network that is distributed across a large number of technical devices. It can be decentralized or centralized. The cryptos typically offer their investors (Users) coins, tokens, alt-coins, or some other form of a coded asset only. The value is based on its users and scale of community demand or scarcity.**

ICO's are supported with a white paper outlining the project needs, amount of alt/coins and tokens, due diligence plan, website, app, and campaign plans.

## Crowdfunding

Crowdfunding is utilized in raising funds for a new or existing private company, product, or service.

**Crowdfunding is similar of an Hybrid Currency Terms (HCT), an Initial Coin Offering (ICO), and an Initial Public Offering (IPO). Crowdfunding has some governmental regulations.**

Private, sophisticated, or general public investors who engage in Crowdfunders will invest their money before the company issues any products, rewards, ownership, or returns on their investments.

**In most cases, crowdfunding has restrictions on who can fund a new business and how much they can contribute.**

**Crowdfunding allows investors to select from hundreds of projects and invest as little as \$1. Crowdfunders usually used crowdfunding sites to help raise funds. The U.S. regulates equity-based crowdfunding ventures. Crowdfunders use crowdfunding to avoid extensive governmental paperwork and filings.**

Crowdfunders are supported with a story, a rewards plan, campaign plan, funding goals, general business plan, website, and a few other documents.

**NO:**

**A Hybrid Currency Is Not A Cryptocurrency.**



**HYBRID CURRENCY = PHYSICAL ASSET (Precious Minerals) + TECHNOLOGICAL ASSET Hybrid Intelligence**



**Hybrid Currencies are not new concepts; what is new is the precious minerals of gold, platinum, palladium, etc. The minerals are affixed to technologies; and offered directly to the public from actual mineral extractors; user's experience more money if there are no middlemen.**





# Cryptocurrency Vs. Hybrid Currency

Simply put, a **cryptocurrency** consists of digital codes (digital asset known as a coin, token, ether, and many other applications) with agreed value.

The agreed value is achieved in three ways:

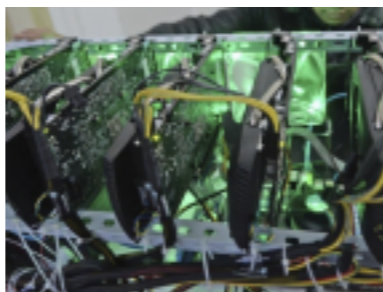
1. Convincing users to agree that it has a real value,
2. Using computers to digitally mine (search) for codes, then attach a value, or
3. You pay cash to own the crypto with hopes its value grows.

Simply put, a **hybrid currency** consists of actual miners extracting gold/other precious minerals to affix to a hybrid suitable technology permanently.

The gold/other precious minerals is affixed with laws and rules, ensuring the user keeps 100% value. The user can take possession of the 24 karat gold at will. The user owns any value from the physical asset and technology asset.

## CRYPTOCURRENCY

There are various types of computer mining processes.



The value is based on what you and other users agree to payout.

You are rewarded with a digital asset (just codes) based on several factors.



Keep in mind crypto's coins are not real gold/silver coins, just symbols!

There are thousands of cryptocurrencies all with perceived value.



You spend the value where cryptos are accepted. It's a perceived value because cryptos have no value without its entire user base in agreement. If the existing group dumps, then new users are screwed until they can do the same thing to the next group of users.

# VS.

## HYBRID CURRENCY



# OR



Mining precious minerals directly from underground shafts, dredge, or open-pit, using actual machines and professional miners.

We process the gold and other precious assets to 24 karats.



By affixing our very own hybrid technological asset to 24 karat gold we extracted, we are creating the hybrid currency.



You will be able to spend the value anywhere. The 24 karat gold is instantly converted to spendable currency anywhere in the world.

## **We Keep It 100**

Scouting (scout new lands), we do 100% ourselves;

Exploration (find the gold), we do 100% ourselves;

Mine (extract the gold), we do 100% ourselves;

Purify (process to 999 purity), we do 100% ourselves, and

Storage (keep securely vaulted), we do 100% ourselves.

**Straight from the Miner to the User.**





**...Mining Is What We Do!**



**“Failure is not an option, mining is what we do.”**

Dr. Raymond Youngblood, Jr.



## **What Is YGB Hybrid Currency**

The YGB Hybrid Currency is a two-part hybrid currency. Part one is gold and other valuable minerals extracted directly by us free of all middlemen, resellers, and broker types. Part two is a secondary valuable format. Permanently affixing the two to include its current and future value to the user account. When we affix the two assets you get a YGB Hybrid Currency.

## **We Are**

A team of international miners focused on the small-scale methods: less overhead, less corruption, less money to operate but the same amount of gold and valuable minerals. Our other team is the YGB team dedicated to the operations of Hybrid Currency, consisting of a fully functional administrative and operational team, a technology team, and advisers. Our focus is mining, farming, technology, and our users.

# Our Leader



Dr. Raymond Youngblood, Jr. is considered the world's best small-scale miner with more than two decades of international mining and international business success through the harshest conditions and hostile environments.

More so than his,

- International Doctorate and multiple other degrees;
- he is one of few Americans bestowed as a Paramount Chief;
- honored by the State of Louisiana House of Representatives as an international miner;
- advises governmental and global organizations around the world (i.e., US State Department, United Nations, African Development Bank);
- he is a seven times published author;
- he is the man behind much of the bling you see being worn by world-class celebrities and entertainers; and
- the key supporter for the small-scale mining industry.

## Word Uses



You must pay attention to word uses and phrases in this document and any other document.

We do our best to explain different terms/phrases in the flow of the document. The mining industry is so unique and compelling that every crypto company decided to mimic the exact vocabulary of our mining industry. Confusing, we know!

The images they use would have you believe that they have real metal coins and such, but they don't. They are just images. Crypto is merely an encrypted computer code.



We want to make sure you are aware of this because when we show images of gold and silver, its real physical gold and silver we extracted from the earth. So, sometimes we go a little overboard to explain things, this is to ensure you truly understand.

## The Risk



If the risk is little, then the reward is little; if the risk is big, then the reward should be big, that's how the saying goes. This is a brand new adventure, and we are almost 10 years deep into Hybrid Currency concept.

We've put everything we got into it, but that doesn't mean you have to do the same. We feel you would appreciate us taking our time and doing it right. We are doing all the difficult work to be successful, but sometimes things don't go as planned. It's going to be some risk. We depend on our superior mining skills, relationship with the small scale industry consisting of more than thirty million small scale miners, and the fact that we own every single gram of gold to enter the hybrid currency system. There is not a single middleman in any thing we do.

We've got a few safety features in place, and one of those features is if your account has any amount of gold, silver, etc., it 100% belongs to you.

## Affixed Vs. Backed

We use "affixed," and others use "backed." Why? Many companies including cryptos claimed to be backed by gold. This term "backed by" is often used very loosely.

**Backed** by gold is referring to securing your investment. It supposedly means if the crypto fails, your money is protected by the gold. How can that be true? In the financial support (backed) industry, the same value of all precious minerals such as gold and silver is sold over-and-over. Sometimes as many as 29 people can own a single gram of gold. Often gold's future value is sold to multiple investors. Gold in the hands of a refinery, broker, reseller, or any middlemen doesn't belong to you or the crypto company. How can they replenish without screwing somebody, likely you?

**Affixed** to us means any gold in your account is permanently affixed to your technology asset. 100% of the current value and future value belong to you, regardless of the technological asset's behavior or value. Every milligram of precious metal has a permanently affixed technological asset.



# Competition



Our main competition is not going to be anyone specific. We are not naive; we have just decided to embrace all competitors. We are aware we have built-in advantages being able to extract our own gold from our own mines. Really which tech company is going to crawl around in some jungle or 122°F sandy desert. Plus, we have already had several popular crypto's reaching out to us. If they're not mining to offer gold, then its not a hybrid.

We encourage you to diversify your financial portfolio. You should have a traditional cryptocurrency, a regular bank account, some cash under the mattress, a credit card or two, and our hybrid. We are serious about uplifting our users.

We are aiming for your use not an investment.

# Foreword Thinking Statement



Forward Thinking means in the future. Sometimes soon and sometimes in the distant future. Anything that we consider distance, we try to attach a reasonable timeline. It's not as easy as you think. For example, we had a second launch plan ready to go, but an international pandemic caught the entire planet off-guard. This is one of the many reasons we created the Hybrid Currency and staying autonomous. We feel that people need another financial option that blends physical currency (gold-physical asset) and technology).

We will soon become more active in technologies such as advanced hybrid linking, beyond blockchain, artificial intelligence, cloud computing, quantum theory (mechanics/physics), technological methods, technological systems, and anything else new that benefits your accounts. Mixing actual mining and technologies are not new, but how we utilized our teams to merge and grow real mining (mineral extractions) with technology, well, that part is new. Getting behind technologies with real gold from actual miners, you have to admit that's pretty smart.

# What We Want From You



We have taken the biggest risk to find and mine the gold. We are in the jungles and deserts working everyday. We will continue to do the heavy lifting associated with this project. But our approach is a bit more grassroots.

We want an organic number of 800,000 users to be our original users. The 800,000 is a small number compared to the cryptos and other digital outlets, but we have gold and other valuable minerals, which is enough for leverage. When each original user signs up for \$93USD, this will help build out our entire system. You have to consider that we have cut out every cost associated with refineries, resellers, middlemen, and brokers. So, the price of gold in your account affixed to our technological asset can grow substantially. We have entire countries interested in our approach. The population of these countries far exceeds the 800,000 user we want to obtain.

What appeals to us is 800,000 international organic users, not flipping.

**Any digital asset alone will struggle. Any hybrid that uses other people's physical assets is costly.**

**When you're with us, then you're with miners; our gold, our assets, becomes your account.**



# YGB Hybrid Currency Terms

THE YGB HYBRID CURRENCY

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*We own the mines, own the goldfields, own the equipment and machines, do the exploration and mining, and own the gold.*

## 1.0 HCT INTRODUCTION

**I**nternational Gold Miners, that's us, decided to offer this private initial hybrid terms (IHT) to sign up 800,000 users. The cost to signup per user's account is \$93USD. The funds of this HCT is earmarked to complete the build-out of the YGB Hybrid Currency. The YGB Hybrid Currency is an alternative to all cryptocurrencies and digital currencies.

1.1 Our mission is to use our superior mining skills and our full access to small-scale miners to supply 24 karats gold-affixed currency. The Hybrid Currency shall be offered worldwide, except for countries not allowing hybrid currency.

1.2 The YGB Hybrid Currency is a three-step process. 1. Extract gold and other precious minerals, then purify those metals to 24 karats, 2. then affix those 24 karats minerals to a hybrid technological assets, (3) allow users full access to hybrid currency. The build-out is broken into five stages. The expected time to complete all five stages is less than 18 months, contingent that we signup all or most of the 800,000 users. The total number of accounts to achieve long-term is unlimited.

1.3 Before these term, there has been no public market.



1.4 YGB Hybrid Currency has no current listing on any stock exchange.

1.5 "Risk Factors" beginning on page 10 and Sections 18.0/22.0 to read about factors you should consider before signing up for the YGB Hybrid Currency. Neither the Securities and Exchange Commission nor any other regulatory body has approved or disapproved of these offerings or passed upon the adequacy or accuracy of this document. Any representation to the contrary is a criminal offense.

# YGB Hybrid Currency Terms

## THE WAY AND PRINCIPLES

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### 2.0 YGB Principles

2.1 Our users' interests come first. Its common sense that if we serve our users well, our success will follow.

2.2 Our greatest assets are our miners, our YGB teams, our mining skills, and the respect we've earned over the years from world leaders, traditional leaders, and villagers. We can never allow any of these ever to diminish. We will make the best efforts to recruit the best people and partners. We are dedicated to complying fully with the rule of law and ethical principles that govern us.

2.3 Our goal is to provide vast savings and superior returns to our users. Profitability is critical to achieving superior returns, building our gold reserves, and keeping digital assets modern and safe. Fairness in ownership aligns with the firms' long term interests.

2.4 We take pride in doing quality work. The same energy in our mining is the same energy and uncompromising determination we are putting towards the technology and everything we undertake. We are aiming to be the best rather than the biggest. We stress

creativity and uniqueness, and in some cases, we recognize that the old way may still be the best. We just want the problem solved, so no ego issues with us striving to find a better solution.

2.5 We are not blind that race, color, religion, sex, age, national origin, disability, sexual orientation, or any other criteria. Any issue that arises, we will address immediately. Still, we also know that we simply need all responsibilities in the hands of the most advanced thinking, hard-working, and team-oriented people. Humbleness, integrity, and honesty are at the core of our business practices. We will demand that our people maintain high ethical standards in everything they do on the job and in the community.

2.6 Even though we expect to grow, we consider our size an asset to build core values and a family atmosphere. Great people and business practices will help us maintain loyal users and employee loyalty.

2.7 We regularly receive confidential information as part of our healthy user relationships. Please have no worries, your information is no one else's business but your own. To breach users' confidence or to misuse confidential information, improperly or carelessly is unthinkable.

**As Gold Miners we know we can't be treated like everyone else because we are not like everyone else.**



## 2.1 How We Differ

Any currency's foundation is based on earning a user's trust in their systems enough to conduct money transactions. Digital assets are only computer codes without any tangible assets.

YGB Hybrid Currency foundation is doing our own mining. We have the skills to find and mine a consistent supply of precious minerals. We supply your account with 24 karat gold, and then each milligram is affixed to its own digital assets. Once the physical asset is permanently affixed to the technological asset, it becomes a YGB Hybrid Currency.

### 2.1.1 The YGB Hybrid Currency:

- does **NOT** solely rely on any third-party technology, **BUT** designing our own technology's.
- does **NOT** depend on any financial exchanges or platforms, we will **NOT** trade our physical asset (i.e., gold, silver...) for other digital codes, no matter their value, **BUT** we are creating



*The entire public precious mineral supply is depending on Small-Scale Miners. We have been doing it for thousands of years.*

- our own exchanges and platforms designed for hybrids.
- does **NOT** partner with or have relations with any other technology or cryptocurrency, as we see our system as a true hybrid affixing 24 karat gold to hybrid secondary assets.
- No other system in the world extracts its own gold and precious minerals.
- A true Hybrid has at least one physical valuable asset that must have its own value and market affixed to a hybrid secondary asset.



## 2.3 Building The YGB Hybrid Currency

We feel so strongly about our hybrid that we are not waiting. We have already begun the buildout while users signup. We anticipate an 18-month buildout once we achieve our 800,000 users. The 800,000 users genuinely depend on how well our YGB Hybrid Currency community shares with others. The YGB team will do its part to market, and as (users) owners, we should want it to grow.

### 2..3.1 Buildout Phases Synopsis

#### Phase 1: Signup to purchase

Project Synopsis: The mobile e-commerce application (App) is a platform that allows visitors to signup and register as one of the original members. This member is apart of our worldwide owners. You can visit [www.YoungbloodIndustries.com](http://www.YoungbloodIndustries.com) to start.

Note: This is the only website we own.

#### Phase 2: Completing the buildout functions

Project Synopsis: Making all the primary features of the YGB Hybrid Currency App active. These functions include making full complete purchases with hybrid currency through the mobile app or card swipe, receive currency from a hybrid member, and send money in the form of the Hybrid Currency App-to-Other Apps; this includes the minerals and technological asset including its cash

equivalents). Note: Keep in mind the physical asset is permanently affixed; this is the strength of the hybrid.

#### Phase 3: Adding money transfer functions

Project Synopsis: This is an addition to Phase 2. Within the YGB App (mobile application), users will be able to receive and send money across the world from several third-party apps.

#### Phase 4: Automatic generated bank account

Project Synopsis: All YGB Hybrid Currency Accounts will have automatically generated individual banking account number, routing number, and SWIFT code for banking activities. Basically, when you signup, you get a bank account. Note: 65% of the world's population does not have a bank account, but they got cash to spend. We really want to address this issue. With a YGB Hybrid Currency account, gold serves as their cash, collateral, and credit if needed. This will also make it easier for us to loan money.

#### Phase 5: Accepting and transacting with other digital formats

Project Synopsis: The YGB Hybrid Currency App will be able to accept, transfer to, and interact with any cryptocurrencies, online wallets, many banks, and online money accounts. This, by far, is the most challenging of the phases. We feel comfortable about this phase because many financial institutions and central governments have already expressed interest.







**Paramount Chief Dr. Raymond "Jallah Lone" Youngblood, Jr.**

**Some people ask why haven't others done this; they have, they're just not sharing their record-breaking profits with you.**





## 2.4 How We Differ

### 2.4 The Physical Asset and The Secondary Asset

The word "Hybrid" is defined as something that is a combination of two different things.

2.4.1 Our Hybrid and any hybrid should consist of at least two (2) valuable assets permanently affixed together. In our Hybrid, we chose to include 24 karat precious minerals such as gold, silver, etc. as the physical asset; our secondary asset is a technological asset associated with technologies such as but not limited to the quantum, artificial intelligence, etc. We will use these technologies in part or whole or combination as the currency industry advances. Any hybrid can have an array of physical assets. As a user, you must identify how the physical assets are connected to the secondary asset. The connection is significant to your bottom-line profitability. We insist that our Hybrid tangible asset must be able to stand alone to generate profitability for you separate from the coded asset.



*The entire public precious mineral supply is depending on Small-Scale Miners. We have been doing it for thousands of years.*

2.4.2 The secondary asset is a technological assets. These technologies will focus on the future technologies, and what we refer to as hybrid secondary Intelligence technologies.

2.4.3 In our case, we support the physical asset by being a direct supplier through our superior ability to explore (find) and extract (mine) gold and other precious

minerals in the most-harsh conditions and hostile environments. We refer to this as the heavy lifting. We feel this is important that you know we do the work ourselves. If we simply purchased or borrowed the assets from a third party, then the third party's cost will be passed on to you as the user resulting in a loss of profits. Also you want own the actual asset. Matching up the secondary asset to the proper physical

# YGB HYBRID CURRENCY TERMS

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asset is very important. To create digital assets is not that difficult, but to affix that coded asset to the unmined gold is quite tricky. A Hybrid focus is not digital but physical. This is the key reason why many cryptos prefer to back their gold with third parties gold and not affixed the assets the way we do. The places where gold is found today are the most harshest and hostile environments. The places we work and live that call home.

## 2.5 Two Questions

The two primary questions that arise is, "how do you have ownership, and how is the value of the assets determined? We chose gold for all the obvious reasons:

- We are miners, mining is what we do, our mines our gold;
- We have our own goldfields;
- We work hands-on with Small-scale miners worldwide;
- Gold and silver purified to 24 karats is a currency; and

- Because there are no middlemen between you and the gold, the gold has significantly more value from our hands to your hands.

2.5.1 If the secondary asset loses its value or defaults in any way, the gold or other minerals in your account is unequivocally yours free of incumbrance.

2.5.2 It is essential to mention that our ability to mine is the core to a stable flow and consistent growth; it is our solid family relationships and governance with Traditional Leaders, Traditional Governments, and Villagers in the locations with vast minerals.

2.5.3 We never set out to create anything new; we only wanted to fill the void for the small-scale miners, the unbankable, those living pay check-to-pay check, people in remote areas, and relieve some pressure from the middle-class. To fill that void, something new was created, the first true hybrid currency affixing precious minerals (physical asset) to a technological asset.



# YGB Hybrid Currency Terms

WE ARE ACTUAL MINERS

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## 2.6 The Solution The Gimmicks

As of April 2020, approximately 5,300+ crypto currencies are being traded with a total market capitalization of \$201 billion. But, when was the last time you saw any evidence that the digital currency industry was making efforts to build a blockchain supportive of the market women in the bush of Liberia with the executive businessman in New York? The word "digital" implies electronics.

2.6.1 We all know that electronics need electricity. Most of the world's developing cities, rural areas, and villages lack sufficient power. According to the International Energy Agency, an OECD intergovernmental organization, about 13% of the world is without electricity placing 1.2 billion people outside of crypto's reach. A 2020 study completed by Microsoft found that 162 million Americans lack broadband internet, and the Pew Research in 2020 and Strategy+Business Magazine in 2016 found that more than 4 billion people worldwide do not have access to the internet. This includes nearly half the US population. The lack of electricity and the internet excludes them from the world of digital currencies, but not a true hybrid.

## 2.7 The Solution

The hybrid currency's primary asset is the physical assets of precious minerals. Precious minerals such as gold have a built-in security system of multiple verifications. Some people consider it slow, while others think it necessary. It's not only the natural environment but expected that a mining company has to build all its infrastructure networks. This would include roads, housing, communication, healthcare, and so on. In our situation, this is not necessary. Our mining company and network of miners already operate at a bush level. It's fair to say that the hybrid needs a certain level of connection to the exact place the precious minerals are extracted, the bush.

2.7.1 It's easier for us to fill the void because 100% of the places we work in or near the areas lacking the internet, lacking power, and the unbankable. The key is the technologies that exist that allow people to have access to their accounts. We know these technologies, and we use these technologies. Hybrid currencies are the only medium that can help connect a cash-heavy operation of a village market woman in Liberia with an executive in New York.

**Everybody is  
trying to create  
money without  
a physical  
asset.**



# YGB Hybrid Currency Terms

WE ARE ACTUAL MINERS

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## 2.8 The Gimmicks

Why would digital currencies place limited supply? Is it a currency or a product? A limited amount automatically creates a demand. In our opinion, this is not healthy behavior for a currency. Intentionally setting up supply and demand limits a person's ability to earn. This is the way of making sure one set of users can rise above the others. Why would anyone do that? This is almost impossible to do with gold and silver. Why? Because gold and silver are the same price buying or selling in every country. A gram of gold in Colombia, Dubai, and Burundi is the same price.

2.8.1 Too many cryptos have created gimmicks giving away coins, tokens, applications, smart contracts, or any other digital format. Any digital currency can add a few numbers, alphabets, symbols, or characters to the encryption, and get more digital codes to give away. Does that create value outside the marketing and manipulating users? A financial system is supposed to be fair, and it is not supposed to matter if a company, bank, or financial institution supports or creates a digital currency. Central Banks are not supposed to choose sides. We are not waiting for this, thus the YGB Hybrid Currency.

2.8.2 We feel that a real asset needs to be valuable without hype and marketing gimmicks. It needs to be money that the entire world feels comfortable spending and accepting with or without a

blockchain. Everybody is trying to create money without a physical asset. It is our opinion that currencies will always need a balance that includes a tangible asset.

## 2.9 Backed By Gold Is Misunderstood

It would be too difficult to name every level of natural competition. Why? Mainly because others only offer a digital asset. Those claiming to provide gold or other precious metals are only selling gold the same as a broker from third parties like refineries. The traditional cryptos have no backbone, no substance, no actual value without something simple like gold or silver. Many cryptos make attempts to add gold and silver by saying, "We are backed by," or "We have a relationship with," "We use gold as collateral for." All that talk is just that, talk. Backed by, relationships with, or collateral for, do not do any thing for you as the user. Why? The digital currencies claiming to own the gold, don't, and neither do you unless you outright purchase it at market price. They market to you to sign up spending billions of dollars just for a digital code. Common sense would dictate that if you are willing to spend your hard-earned money on a digital asset (token, coin, etc.), why not a hybrid. Why not a superior currency that's permanently affixes digital technologies to the most trusted currency, that money is gold.



## YGB HYBRID CURRENCY TERMS

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*Logging is crucial to the success of Small-Scale Mining; its extra income when done environmentally proportionate. Logging is often done to clear land for the mine infrastructure and camps.*

### **2.10 Factors To Help Overcome The Physical Asset Risks**

- As minerals extractors, we are more than capable of conducting multiple mining operations in the most hostile environments and harshest conditions.
- We own many goldfields with proven exploration reserves.
- We have the strongest relationships with the world's largest mining group, the Small-Scale Miners.
- Our YGB Hybrid Currency users hold 100% ownership of both the physical asset and the technological asset.
- Our gold is straight from the mines guaranteed free of fees and marks up from middlemen, brokers, and refineries, giving our Hybrid Currency more economic stability.



- Unlike our hybrid currency, digital currencies are without a valuable tangible asset affixed to their digital asset.
- Sometimes the price of gold or silver may fluctuate in the market. However, we still have a profitable advantage margin because ours is affixed and based on our extraction cost, not the world market price.
- When purified to 24 karats, gold and silver are the only products trusted by every nation, including all countries in the United Nations as spendable currency.
- To protect users, we created a set of Hybrid Currency Laws that set up a uniform industry standard. Our laws are rules and regulations exhibiting the advantages to users of the system.
- The physical asset will always be available to be mailed directly to any user.

## 3.0 YGB Hybrid Currency Laws

**Hybrid Currency Law 1:** Must consist of at least two separate assets.

**Hybrid Currency Law 2:** Must permanently affix the physical assets and technological assets.

**Hybrid Currency Law 3:** Physical assets and technological assets must belong instantly outright to the User.

**Hybrid Currency Law 4:** Physical assets must add instant value to a User's account upon purchase.

**Hybrid Currency Law 5:** An entire future growth rate amount of the physical assets and technological asset belongs instantly to the User.

**Hybrid Currency Law 6:** Must consist of at least one valuable physical asset in its purest form to sell (i.e., gold must be 24 karats).

**Hybrid Currency Law 7:** Physical assets be a profitable tangible assets regardless of the value of the performance of the technological asset.

**Hybrid Currency Law 8:** Physical assets must have an immediate marketplace separate from technological assets.

**Hybrid Currency Law 9:** Physical assets must be available in a general sellable form for delivery to the User.

**Hybrid Currency Law 10:** Physical assets and technological assets must be free of any cost associated with third parties, pass-throughs, brokers, traders, warehouses, vaults, storages, safekeeping facilities, smelters, refineries, intermediaries, mints, mediators, middlemen, banks, governmental, go-betweens, etc.

**Hybrid Currency Law 11:** Physical assets and technological assets must be free of any loans, liens, debt, bonds, security, bills, overdue accounts, tally's, financial obligations, outstanding payments, amounts due, money owing, IOU's, any other financial obligations, etc.

**Hybrid Currency Law 12:** Physical assets and technological assets must be free of any third party agreements, judgments, outside commitments, legal obligations, any contractual hindrance.

**Hybrid Currency Law 13:** Physical assets and technological assets should not intertwine users accounts with any outside accounts;

**Hybrid Currency Law 14:** Physical assets and technological assets must record assets as separate single account.

**Hybrid Currency Law 15:** Physical assets convert to User's local currency.

**Hybrid Currency Law 16:** Physical assets and technological assets does not need an active account to benefit from the Hybrid Currency Laws

**Hybrid Currency Law 17:** Physical assets must enter the system from a direct supplier.

**Hybrid Currency Law 18:** Affixed technological assets is canceled if their affixed physical assets is delivered to User.





# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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## 4.0 The Terms

### 4.1 The Terms Basics

**Type Of User Accounts:** Individual, Family, Organization, Corporate

**Type Of Ownership:** Member (No Common Shares No Stock)

**Method:** Signup (One Account Per Email and Multiple Sub-Accounts Per User)

**Cost:** \$93.00 (One Time Signup Fee)

**Minimum Members:** 800,000

**Number Of Buildout Stages:** 5

**Timeline:** 19 Months to 23 Months (Based On Minimum Users)

**Rewards:** Gold Below Market, User Account Can Make Payments and Receive Funds, 100% Ownership Of All Assets In Your Account, 100% Residual Payment As Digital Assets and Physical Assets (Gold, Etc.) Grow In Value, Accounts Have Physical Asset Affixed To Digital Assets, And No Middlemen Whatsoever Has Marked Up The Prices Of Any Precious Minerals

**Note:** During the 4th and 5th stage of the buildout users will automatically receive international banking information and likely be able to use multiple other digital currencies.

### 4.2 The Terms

These terms is through our Hybrid Currency to sign up 800,000 organic users necessary to completely buildout our YGB Hybrid Currency, sometimes referred to as the Hybrid Currency, The Hybrid, Hybrid Currency, and sometimes YGB whereas the 800,000 will signup totaling a minimum of 800,000 Users with a single email

represents a single User Account; whereas multiple Users can share an account; whereas each User will open an account with \$93.00, whereas those funds will assist to completely buildout the YGB Hybrid Currency system using direct gold and other precious/minerals extraction methods to feed the system and keeping it free of any debts and obligations to any financial institutions or central or traditional governmental organizations; whereas the coded asset growth will be permanently affixed to a specific amount of physical asset; whereas the User will be allowed to

add money to their account which gold and other precious/minerals is purchased by the User at a cost below market price based on extraction and related cost, for payments and receiving funds; whereas a User will be able to keep and use their account as they wish or cash-out their gold or precious minerals value; whereas this dissolves any technological assets affixed to the gold.

**“WE ARE MINERS;  
WE HAVE FULL  
ACCESS TO THE  
GOLD FIRST;  
WHOEVER IS WITH  
US BENEFIT FIRST.”**



# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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No coded asset is ever without the physical asset. In the future, any money, including hybrids, will depend on a user's trust. This is the bases of any currency in any society by any citizen in any country through any government. If you currently own digital currency, we ask that you keep it if you like it. Diversity in the digital currency industry is crucial because not all digital currencies will survive. The YGB Hybrid Currency at this time is the only alternative to diversify your financial portfolio. The Hybrid is based on physical assets not digital. By merely adding, our Hybrid extends your portfolio with physical assets as well as technological asset and currency technologies. We based everything on our reliability, our trusted methods, and tested abilities to extract the physical asset.

4.2.1 As we have completed our govern laws, we aim to make our hybrid currency guidelines the industry standard for all hybrids. We intend to set the industry standards for affixing physical assets to digital assets. A real hybrid has a design to become an alternative to any decentralized or centralized systems'. We say this with great truths that no decentralized or centralized currency is fully affixed in the form of fiat or digital with physical assets.

## 4.3 The Website

[WWW.YOUNGBLOODINDUSTRIES.COM](http://WWW.YOUNGBLOODINDUSTRIES.COM) is our only website. **WE DO NOT** own another website for the YGB Hybrid Currency.

## 4.4 Forward Looking Statements And Words

This document contains forward-looking statements of our App, Exchanges, and Platforms. This document explains terms, conditions, and obligations for participation in YGB Hybrid Currency. We intend to complete the entire buildout of the YGB Hybrid Currency and its Exchange(s) and Platform(s).

4.4.1 The newest of the digital currency industry has to lead us to create several terms. The term Hybrid Currency Secondary Technology (HCST) is an alternative to the blockchain technology EXCEPT, the hybrid currency secondary technologies permanently affixes a valuable physical asset. We use the words "Hybrid Currency" or "Hybridcurrency" interchangeably.

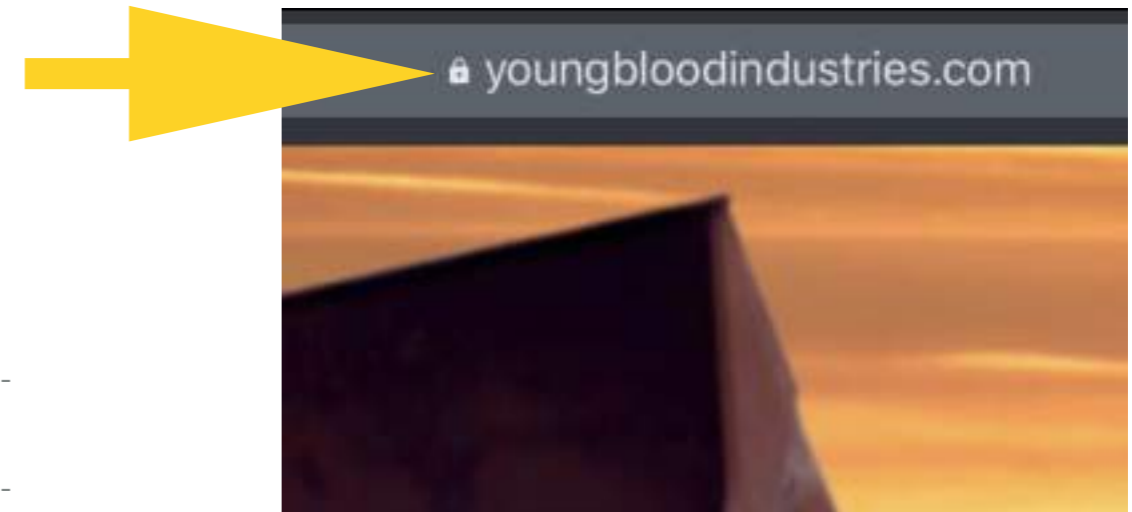
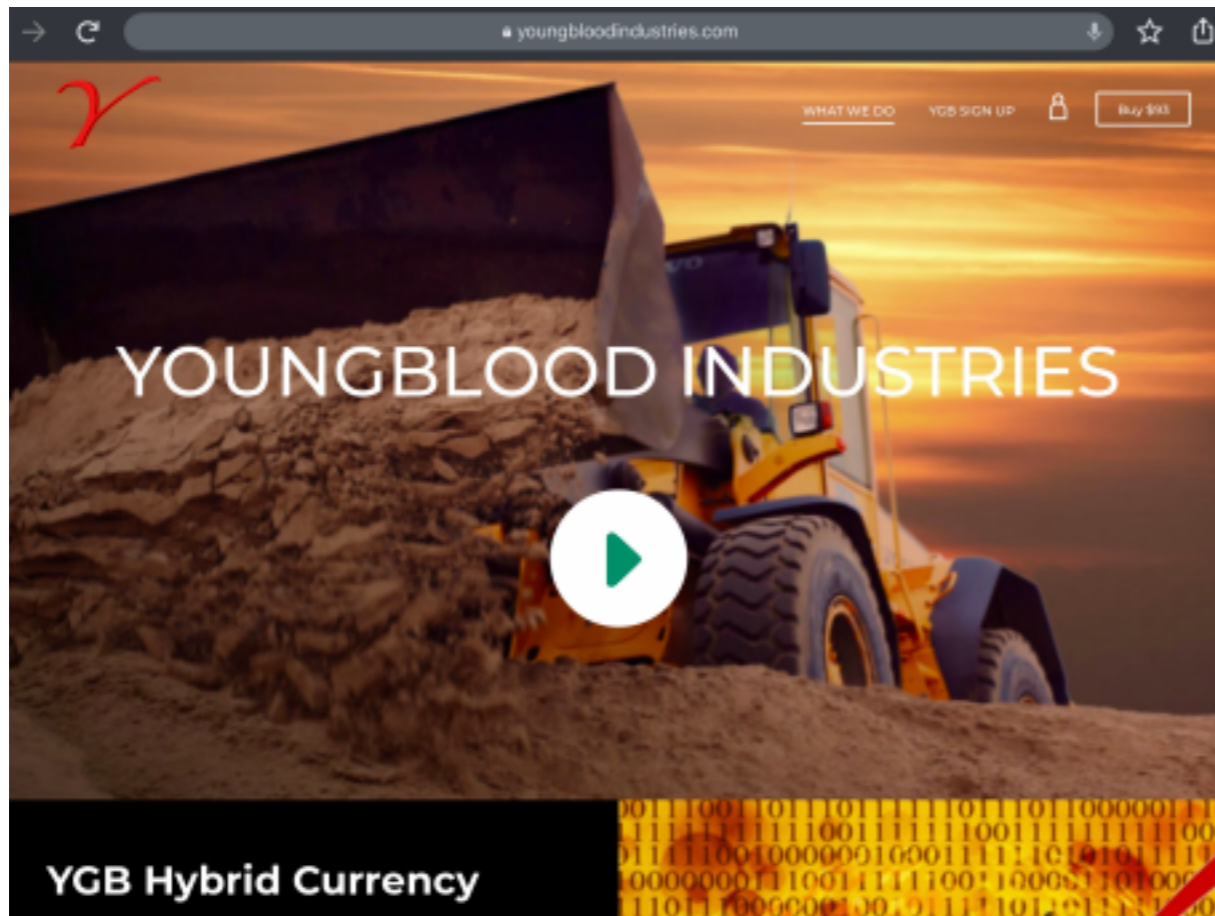
4.4.2 We only ask that you read the terms of our YGB Hybrid Currency to fully understand and agree to our approach, the risks, our forward-looking statements, and the rewards.




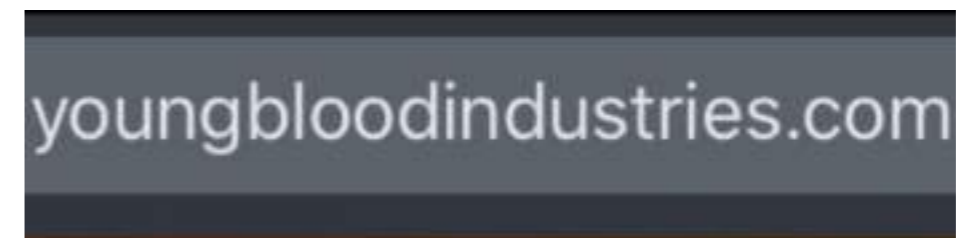


## 4.5 [www.YOUNGBLOODINDUSTRIES.com](http://www.YOUNGBLOODINDUSTRIES.com).

Its important that you pay close attention to how you type in the web address. Over the years many illegal actors and middlemen have tried to imitate Dr. Raymond Youngblood, Jr., and his mining activities. Often times people claim to be doing business with us and they are not.



- 4.5.1 Make sure the website has the **padlock** icon . This indicates that our page uses the SSL protocol (a data transfer security standard that encrypts data and authenticates the server and the integrity of the message) and the TLS protocol.

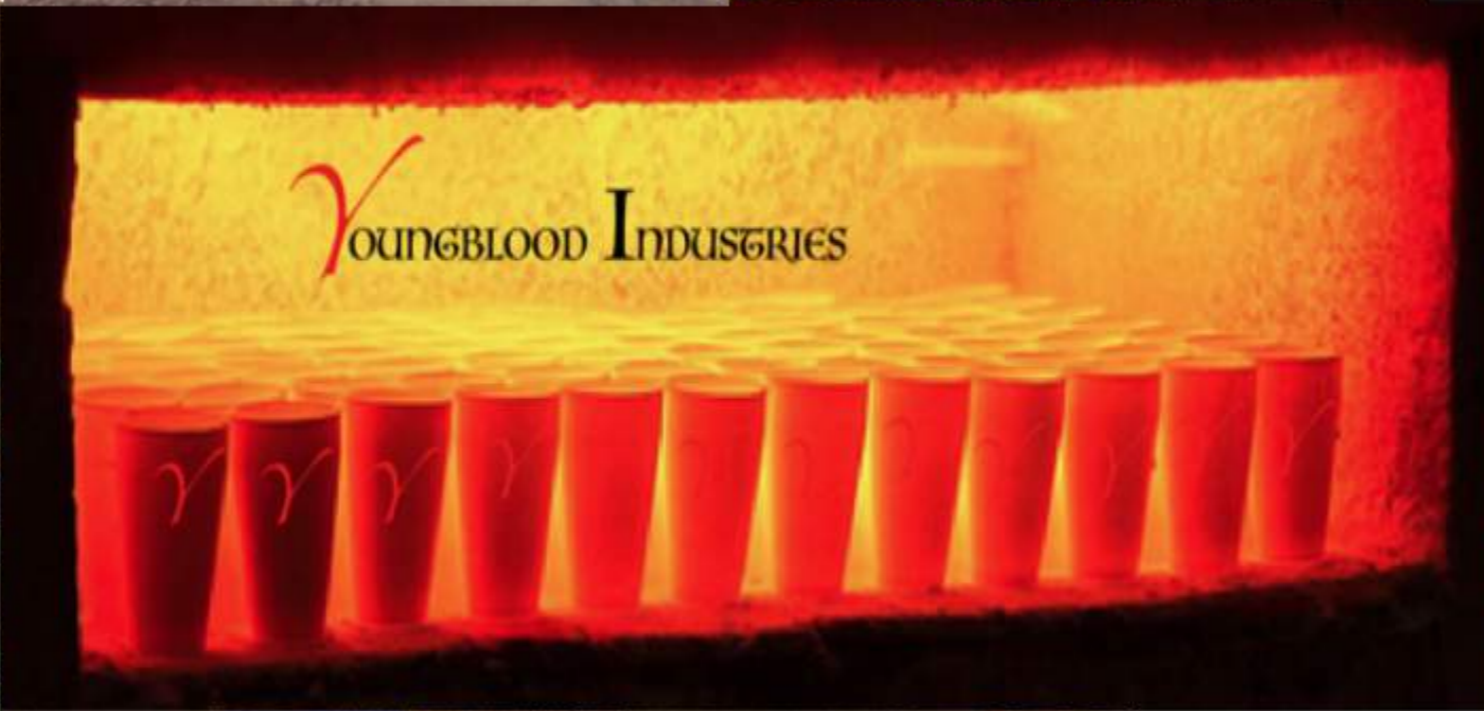


- 4.5.2 Make sure to spell the web address correctly, no spaces, lower case or upper case doesn't matter, and only a dot Com.

YOUNGBLOODINDUSTRIES.COM

# Youngblood Industries

YGB HYBRID CURRENCY



# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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## 5.0 YGB Hybrid Technologies

### 5.1 Technological Assets

We created a one-of-a-kind YGB Hybrid Currency (HCT) to obtain 800,000 original users. We are doing what everyone has only talked about doing. The talk is "gold as a currency." The discussion of using gold as a currency has been around for centuries.

Extracting gold from the earth to affix it to technology unequivocally makes this project revolutionary. For a few centuries, the gold standard has never been matched 1-for-1. Gold has always been a source of backing, not complete ownership. We feel the timing is now. To make this possible, we will have to create a few new technologies and utilize existing techniques and technologies. One of these new technologies we refer to as a "Hybrid Secondary."

5.1.1 YGB Technologies is a system of technologies that allow digital transmissions and transactions of technological assets permanently affixed to a valuable physical asset. These transactions are recorded and time-stamped based on user activities. The key to a our Hybrid is every time a digital or physical asset is received or transmitted; the affixed digital or physical asset is a part of the

transaction. At no time while sending or receiving a transaction is the physical or coded asset separated, not even partially.

### 5.2 Hybrid Technologies

Our Hybrid is broken down into fundamental approaches:

- An alternative technology to the digital ledger and similar technology.
- Visible records break down the affixed value of the physical asset and the coded asset.
- The Hybrids future development of newer technologies such as artificial intelligence, quantum technologies, etc.
- The Hybrid Currency Laws.
- Ensuring that our mineral extraction rate matches the coded asset growth per user versus the entire system.
- The option to turn off or on your personal recordings visible to others in the system.
- A dual or triple verification system to transfer or receive.

**"We are doing what everyone has only talked about doing."**



# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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## 6.0 You Can't Treat Us Like Everybody Else

If all those other companies could do what we do, they would have done it from the beginning. You can't treat us like everybody else; we are not like everybody else.

6.1 The old saying, "Treat everyone equally." Not this time! There is gold in the ground, and the miners get to it first. Now we are willing to deal with you directly minus all middlemen and their fees. You think we deserve the same love, the same treatment as the brokers and middlemen.

6.2 We are the only mining company doing this at this time. The publicly traded mineral extractors can't do it because their future mineral value belongs to third parties for years. The small-scale miners have already agreed to join forces with us.

6.3 This is the best time to join us. Why?

6.4 At this time, no one else can do it but us. It will take others in the industry years to catch up to us, and by that time, we will be the industry leader. We will have set the standards. We will treat Users so good it will be impossible for others to take them away.

6.5 No other companies can guarantee you that you will receive 24 karat gold below market price. They surely can't assure you that it's affixed to the coded asset.

6.6 We have a lot of respect for digital currencies using coins, tokens, smart contracts, or applications; they managed to raise billions of dollars. We only have one question, "Are these currencies or investment flips?" We have yet to hit the market hard, and we have already forced cryptos to change their language and up their game plan. Facebook also tried to kick us off their platform so they could introduce their crypto the Libra.

6.7 This is not us being cocky; we are miners; we are good at what we do. This alone means we can't be treated like the rest.

6.8 We have been mining minerals for decades in and out of some jungle, desert, or forest. We are very good at finding the minerals and extracting the minerals through the most hostile situations and harshest environments. We are very much aware of the thousands of companies out there saying they are a hybrid or similar services.

**"REALLY YOU CAN'T  
TREAT US LIKE  
EVERYBODY ELSE;  
WE ARE NOT LIKE  
EVERYBODY ELSE."**





## We Are Miners First

6.9 In reality, most cryptos are just another group of resellers, investors, or middlemen peddling other people's gold, silver, etc.

6.10 The further you are removed from the miner, the more precious minerals will cost. This is why so many brokers lie, saying they work with us when they don't.

6.11 We are aware that some cryptos are big, some are small, some are fake, and some are worthy. Our focus is on finding precious minerals and rare earth elements to add value to our hybrid currency. We are not a company that spends much time worrying about other companies or doing things the same way as everyone else. Our focus is on our Users and our Small-Scale Miners. The closest those cryptos can get to us is using our mining terminology. Digital mining for their binary codes of coins, tokens, smart contracts, applications, etc. is now just mining. Graphic pictures are used to imitate gold and silver coins. That's their prerogative! Our job is to focus on what we do, finding and extracting precious assets.



*The most difficult thing about being the world's only African American International Gold Miners is being the world's ONLY African American International Gold Miner.*

# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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## 7.0 Differential Terminology

Understanding the terminology is very important.

### Affixed Vs. Backed

#### 7.1 Backed

Backed means it belongs to someone else. Affixed means it belongs to you. In a real-world scenario, when you are offered a product or service and the word BACKED is used, you are under the impression that the investment is safe. Because the word backed means somewhere or somehow, if the venture takes a turn for the worse, whoever or whatever is backing up, the investment will subsidize or protect your investment. THAT'S NOT WHAT BACKED MEANS IN AN INVESTMENT. You are confusing, backed with collateral. Collateral means that something is offered to protect the investment. How many times have you actually seen the actual object(s) supposedly backing up the investment? People often claim they have gold to back up a risky venture. How many times have you actually seen the gold?

#### 7.2 Affixed

In the way we use the term, AFFIXED is a permanently attached valuable physical asset to another asset(s) form. In this case, we

affixed our gold to the coded asset. When we say affixed, we mean you actually own the gold. It is yours. We will be able to deliver it to your doorstep. You can hold it in your hand. It belongs to you 100% from the time you make transactions with your account.

### Blockchain Technology Vs. Hybrid Currency System

#### 7.3 Blockchain

A blockchain is a continuously growing list of records, called blocks linked and secured using cryptography. By design, the blockchain is a decentralized or centralized technology of a network of computers that uses blockchain technology to manage the database that records transactions jointly.

#### 7.4 Hybrid Currency System

A Hybrid Currency System permanently affixes a valuable physical asset to a hybrid secondary assets including but not limited to quantum, AI, computing, etc. The hybrid secondary must represent future value for the users account.





# YGB Hybrid Currency Terms

WE ARE MINERS FIRST

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## Digital Miners Vs. Miners

### 7.5 Digital Miner

A digital miner uses a computer to search and complete a binary code (cryptographic) process to be used as a transaction, gaming, or some other transaction. A digital miner can also use technologies to search for additional digital information.

### 7.6 Miner

A miner works in a mine digging for minerals. A miner digs tunnels, open pits, drill holes and dredging for minerals using heavy machinery, hand tools, explosives, etc. to extract minerals from-the-earth such as gold, diamonds, iron, platinum, etc.



## 8.0 Hybrid Currency Terms Of Use

Youngblood Industries will operate an Hybrid Currency Terms (HCT) to raise funds to complete our Hybrid Technology to operate the YGB Hybrid Currency and its Platforms. The Hybrid Currency works under the basis that Youngblood Industries has created a product and service known as YGB Hybrid Currency that affixes physical assets (i.e. gold, silver) including but not limited to precious minerals and rare earth elements and other natural resources to digital assets and other forms of assets including but not limited to virtual/digital currencies, fiat currencies, and other assets.

8.1. The HCT is ongoing until the first round of users reaches 800,000 individuals accounts. We will identify each person using emails, phones, and physical mailing address. Tangible assets will only be shipped to a single physical mailing address, not including a post office box.

8.2. YGB Hybrid Currency will be available only on the YGB Exchanges and Platforms and Vendors. YGB Hybrid Currency is designed as online transfers, card swipe, and app transactions.

8.3. YGB will be available through an app known as the YGB App. Youngblood Industries may operate online storage, physical storage, the website, apps, and any application or digital technologies at any time in its discretion.

8.4. The YGB Strategies will provide more details of the ideology, plan structure, and management strategy of the YGB Hybrid Currency.

8.5. The YGB Hybrid Currency is based on our ability to extract precious minerals, rare earth elements, and other valuable resources. The HCT conditions are indicated in more detail in the Strategies and the Website, which are an integral part of this document, and you agree to be bound by them.

8.6. As a participant in this HCT, you agree to be bound by all the terms and conditions as outlined in the White Papers, HCT, Privacy Policy, Terms of Use, Conditions of the Website, and any other terms. Any failure to follow the instructions may restrict you from participating.

8.7. Any violations, manipulating, hacking, falsifying personal information including but not limited to emails, phone numbers, addresses will result in removal or stopping participation.



# YGB HYBRID CURRENCY TERMS

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## 9.0 Attribute And Rights

9.1 This is not an investment securities. The HCT will not involve the issuance of any security, stock, or voting rights. In this plan, the focus to include but limited to permanently affixing a physical asset of 24 karat gold to a form of a coded asset using cryptographic technologies and other technologies used in the digital currency industry. The participant will sign up for an account. This account will allow the participant to purchase YGB Hybrid Currency.

9.2 YGB Hybrid Currencies hold two separate values.

- a. Physical asset, including but not limited to 24 karat gold and other precious minerals, rare earth elements, and other valuable resources
- b. Hybrid secondary assets include but are not limited to the binary codes, technology systems, technological methods, and other assets forms.

9.3 It is expected that the physical asset will have separate values and marketplaces.

9.4 It is not expected that the hybrid secondary asset value depends solely on the use and respect it earns as participants use the Hybrid Currency Systems, without any commitment, and does not necessarily have market prices or transactions between other participants on the Hybrid Currency System.

9.5 You shall not participate in the HCT with a view or expectation as an investment or speculation. Under this Agreement, Youngblood Industries does not provide, offer or exchange securities, investment contracts, gold certificates, or other paper forms of gold or any other type of financial instrument that may be considered by law to be a security. It is understood that our plan focuses on actual mineral extraction of physical gold and other precious minerals and rare earth elements to feed the Hybrid Currency System.

9.6 YGB's Hybrid Currency is the only access to our Hybrid Currency System of transactions. However, there are no guarantees of their future digital use or value can drop to zero.

9.7 The HCT is not crowdfunding, an initial public offer; you can not participate in the HCT with a view to crowdfunding or an initial public offer.

9.8 YGB's Hybrid Currency are not shares of Youngblood Industries. YGB does not represent ownership interests or grant ownership, control, and voting rights in Youngblood Industries. It does not grant any rights to receive a share of Youngblood Industries' profit or other subsidiaries or companies.



## YGB HYBRID CURRENCY TERMS

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9.9 Participants are not entitled to intellectual property rights regarding Youngblood Industries and its products and services or companies and personnel.

9.10 Youngblood Industries may unilaterally in its discretion and, to the fullest extent, make decisions on spending, investing, and otherwise using the funds received during the HCT and Hybrid Currency System .

9.11 Youngblood Industries is not required to take any influence or consult or coordinate with participants regarding any activities and decisions.

9.12 Participants cannot request an audit of Youngblood Industries and its businesses or subsidiaries.

9.13 The YGB Hybrid Currency is not to be used in any way for illegal activities but payments and other transactions associated with currency services and products.

9.14 Youngblood Industries is not obliged to redeem YGB Hybrid Currency in any case.

9.15 YGB Hybrid Currency will not share technologies or participants' accounts with any non-Hybrid exchanges or platforms. This includes but is not limited to tokens, coins, applications, smart contracts, or any other entities associated with non Hybrid Laws.



## 10.0 Accepting Changes

10.1 Your access to and use of the Website or any Services is subject exclusively to this Agreement or other agreements necessary for the YGB Hybrid Currency. By registering to and using the Website, or by signing up, you agree to be bound by and accept this Agreement, its terms and conditions and all the policies and guidelines that are incorporated. If you do not agree with the Agreement and individual provisions of the Agreement, you cannot use the Website and must immediately stop using the Website and the Services. We recommend that you print a copy of the Agreement (including all policies) for your records. Including any provisions, addendum, or appendixes.

10.2 This Agreement is active at Signup in full or partially; this Agreement remains in effect regardless of the amount of use.

10.3 Any changes, amendments, deletions, add-ins, to this Agreement or any of the terms include conditions contained in any policies or documents or rules or the Website or Services or Products at our sole discretion without notice. Any such changes will be effective at the time of the changes. All changes will be posted to the Website or emailed to participants. Participants are solely responsible for reviewing any such notice. Not accepting the corresponding modifications or cancellation to the Agreement may constitute limited accessibility or halt use of services. Any value in a participant's account remains their property, including any future value, as stated in the Hybrid Laws.

10.4 Any temporary or permanent changes may be done to the theme of the Website, Services, and Products.

10.5 Any regulations imposed regarding the terms and conditions of this Agreement or other conditions and documents regarding the usage of the Website, the Services, and the Products may be changed significantly to meet regulatory requirements.

10.6 Use of the Website and the Services and the Products is limited to parties that are 18 years old or older and lawfully can enter into and form contracts under applicable law. If you are under 18 years old, you must provide proof of consent in writing from guardians.





## 11.0 User's Account

The protection of a User's Account is paramount. We may have as many as five verifiable methods for an account. This may seem exhaustive or overkill, but gold is a serious business.

11.1 Users must have a YGB Hybrid Currency account to use the Hybrid Currency System. [www.YOUNGBLOODINDUSTRIES.com](http://www.YOUNGBLOODINDUSTRIES.com) is the only place to signup. Complete the registration with an email and other personal information. Create a personal password.

11.2 An account can be rejected without indicating the reasons. Rejection is likely to occur when signing up with incorrect information, incorrect email, weak characters in the password, etc.

11.3 For your identification, you may be required to provide a copy of government ID (passport, Driver's License, ID card). Other identifications may include but not limited current Student ID, Expired Drivers License in a combination of a second ID, Expired ID in a combination of a second ID, Voters Registration Card with Photo. Whereas in a country that does not have a stable postal delivery system, or Identification system, or other forms of ID may be requested or used instead of different types of ID. This may include having verification letters and references.

11.4 Particular documents that have to be submitted will be specified in the notification to you. A request may be sent to you to provide documents required to perform a background check or verify your provided information. These mechanisms are in place to protect accounts. Please keep in mind that the YGB Hybrid Currency has a physical asset that can be shipped per the Account's request.

11.5. An Account may be suspended, including but not limited to an incomplete register, Inactive use, illegal use, users' request.

11.6 Participants are solely responsible for maintaining the confidentiality of their Account, including but not limited to log in ID, password, personal information, logout, and devices used to operate your Account. We recommend that you never share or disclose your Account information with anyone, create a complex and secure password, change your password from time-to-time, always log out when finished using the Account. Any loss that occurs as a result of Participant negligent practices may result in permanent losses.

11.7 Participants must confirm on the Website registration, you have entered the correct personal data. The User shall bear any losses that occur regarding the submission of invalid or incorrect data. You unconditionally warrant that any information, data, and content you provide:

(i) will be correct, accurate and not misleading or otherwise deceptive;

(ii) will not infringe on the intellectual property rights of YGB Hybrid Currency or any third party such as copyright, patent, trademark, trade

## YGB HYBRID CURRENCY TERMS

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secret or other proprietary rights, rights of publicity or privacy;

(iii) will not violate any law, statute, or regulation;

(iv) will not be defamatory or libelous, and

(v) will not create liability for the YGB Hybrid Currency.

11.8 Participants shall not use the Website or the Services or the Products for any purpose that is unlawful or prohibited by this Agreement and legal requirements.



## 12.0 Accepting Participation Requirements

12.1 Before taking any action to participate in the HCT, you shall peruse and understand:

- (A) this Agreement and its referencing;
- (B) the White Papers, Terms and other information published on the Website;
- (C) Terms and Conditions indicated in this Agreement;
- (D) the Website's content; and
- (E) other relevant documents and information published for the YGB Hybrid Currency.

12.2 The documents identified above are incorporated as integral parts of this Agreement. You shall refrain from signing up until you understand and accept the entire materials. By participating in the HCT, you agree to be bound and expressly acknowledge and represent that you have carefully reviewed the terms and conditions and fully understand the risks, costs, and benefits.

12.3 Participation shall be according to the timelines and requirements outlined on the Website and may change from time-to-time.

12.4 In addition to participation requirements outlined in the Website, this document, warrant, acknowledge, and agree that you:

- (a) are of sufficient age (minimum 18 years of age) adult as recognized by your country of legal age to participate in the HCT;
- (b) have the full capacity of civil conduct under the laws of the jurisdiction where you are domiciled;
- (c) are legally permitted to participate in the HCT and are legally allowed to receive and hold 24 karat gold;
- (d) participate in the HCT voluntarily and based on your independent judgment without being coerced, solicited or misled;
- (e) have sufficient knowledge on the blockchain or cryptographic technology, cryptographic protocol and Hybrid Currency System technology (as can be found in the Strategies document and this document);
- (f) do not contemplate to use YGB for any speculative, illegal or nonethical purpose, including, but not limited to, risky investments;







(g) do not intend to break or misuse YGB Hybrid Currency for money laundering or any illegal activities;

(h) take sole responsibility for any restrictions and risks associated with participating in the HCT, receiving and holding YGB Hybrid Currency, whether referred to in this Agreement, arising under any applicable law or otherwise;

(i) waive all right to participate in any class action lawsuit or any class-wide arbitration against YGB or any of its partners, subsidiaries, persons, or entity associated with the YGB Hybrid Currency;

(j) are participating including but not limited to the HCT to facilitate the full development of the YGB Hybrid Currency, any beta testing, any deployment and its operation of products and services;

(k) understand and agree that all of the proposed outcomes discussed in the Strategies may not be achieved;

(l) understand that the YGB Hybrid Currency may not provide all the rewards envisaged;

(m) participating in the HCT or receiving and holding YGB Hybrid Currency does not grant including but not limited to voting rights, decision making power, relation to development, governance, management, conduct or performance;

(n) will not allow anyone access to hack into, interfere with, disrupt, disable, overburden, or otherwise impair the proper working of the Website, App, or System. You will not violate or attempt to violate the Website, App, or System;

(o) will not access information or data which you are not authorized to access;

(p) will upon request promptly provide any information which we may consider necessary in providing services on the Website, App, or System

(q) will ensure that any information or content posted, or permitted or caused to be displayed on the Website, email, text, or any other form of communication shall be non-confidential or non-proprietary unless expressly indicated otherwise, and not be offensive, illegal under any applicable law, and that you will be responsible for all such information or content;

(r) are not an individual who is a citizen, resident or tax resident of any country not applicable by law to the participant in this HCT;

(s) are not included but limited to a corporation, partnership, group, or other legal or customary entities such as an agency, department, or office, formed under applicable law not able to participate in this HCT;

## YGB HYBRID CURRENCY TERMS

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(t) will not purchase YGB Hybrid Currency from any third party, or its products and services;

(u) agree that you are purchasing YGB Hybrid Currency actually to use in your everyday life or to save and be used as needed, and you are not buying to speculate on its value;

(v) acknowledge and agree that you fully understand that YGB may experience volatility in pricing and liquidity and that any gold held in your Account may be sent to you;

(w) agree that we have done our best to make sure that all the representations, warranties, and acknowledgments laid out in this clause are true and accurate, and you comprehend to the best of your knowledge.

12.5 You shall only participate in the HCT free of any financial burdens.

12.6 You agree that we hold no other website except [www.YoungbloodIndustries.Com](http://www.YoungbloodIndustries.Com)

12.7 You agree only to trust the information you receive from our Website.

12.8. You agree that we have the sole right to refuse you signup for an account if we feel you do not meet the criteria necessary to own an account.





## 13.0 Registration And Accessibility

13.1 To make a purchase, Users must first register by creating an account at [www.YoungbloodIndustries.Com](http://www.YoungbloodIndustries.Com). This Website is the only place to register. During the registration process, a User is required to provide some personal information. Once the payment is accepted, and the minimum necessary personal data is completed, the Account is considered open.

13.2 An independent physical address is required. If you insist on using a Post Office Box of any kind, we will not be responsible for theft or misplacements. To receive physical gold from your Account, do not use a Post Office Box. If you plan only to use your Account as a digital Account, then a Post Office Box is suitable to register the Account to receive mailings (not gold). The majority of all small shipments will be sent through the United States Postal Service, insured, and requiring a signature. An Account can register with a Post Office Box and later add a physical address to receive physical assets. Large deliveries will be sent through our corporate office and likely delivered incognito with registered firearms security personnel. We solely determine what's a sizable or average shipment. (*Likely no shipment valued more than \$50,000USD per delivery.*) You should never report to anyone that you are receiving a shipment. Only registered Account Holders can sign at the appropriate time selected. Depending on the shipment's size, it may require our corporate security to visit the location in advance.

13.3 As the App becomes available for download, the User will be able to complete additional transactions other than what's available on the registered Account.

13.4 Users will have to agree to security and performance improvement updates on the App and registered Account. We all always make you aware of the purposes for updates. A User will be able to set their Account and App with manual or automatic updates. If a User selects manual updates, and an Account is not currently updated with the latest security or performance updates, the Account or App may not allow any activities other than to review your Account and check balances.

13.5 You are solely responsible for safeguarding your username and password. You will be liable for any unauthorized access to your Account, whereas your username and password are found to be compromised at your negligence. Account hacks through the Website, or YGB Hybrid Currency System shall not be deemed your fault.

13.6 An Account that is compromised by fraud or hack shall have extensive investigation before any Physical Assets can be replaced. It is our responsibility to safeguard your Account as it is your responsibility to protect your devices, username, and password.

13.7 Other than routine maintenance and updates that our Website and App is accessible 24 hours per day and seven days per week.

## YGB HYBRID CURRENCY TERMS

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13.8. We only plan to make accounts unavailable for routine maintenance and updates; otherwise, access to the Website, Account, and App is always accessible. You may receive a text message and an alert through the App for the short period the Account is unavailable.

13.9 We make no guarantee or warranty, express or implied, as to the intangibility of all or part the Website and App including its unlimited access to content.

13.10 Use of the Website and App implies the knowledge and acceptance of the characteristics and limits of the internet; any translations into any languages other than English; in particular those relating to technical performance; response times when consulting, searching for, or transferring information; and of the risks inherent in any connection and transmission over the internet. Consequently, in the absence of any failure on its part, we cannot be held responsible for any damage that may be suffered by a User, particularly, but not exhaustively for any:

- operating losses, loss of information, resulting from any malfunctions, breakdowns, delays or interruptions of access to the internet or the App;
- transmission and receipt of any data and information over the internet or App;
- consequences of any virus, computer bug, anomaly, technical defect;
- defect in any reception equipment or lines of communication;
- loss of any email and, more generally, any loss of any data;
- any damage caused to the computer, tablet, PDA or Smartphone, etc. belonging to a user who connects to the Website or App;
- any technical, material or software defects of any nature that may have prevented or limited the ability to use the Website or App may have damaged the system of any user who connects to the Website or App;
- any technical fault or manifest error (in particular technical, material, software, price display, translation, etc., of any nature, having prevented or limited the ability to use the Website or having misled a user connected to the Website or App;
- Any indirect damage.





## 14.0. Services, Products, And Growth

14.1. The YGB Hybrid Currency will achieve global scaling offering 24 karat physical asset-based currencies. Our preferred physical asset is 24 karat precious minerals directly extracted with no middlemen. Our tangible assets are permanently affixed to a coded asset. Our current favored coded asset is our own ciphers technologies.

14.2. In the beginning stages of growth, we will offer our Website and App. The App is often referred to as the "YGB App" or "Hybrid App" or Hybrid Currency App.

### **Expected Products and Services:**

- Website
  - Signup to gain access to many products and services
  - Essential Product: Purchase Physical Assets
  - Primary Service: Receive Physical Assets
- Hybrid App
  - Accept Purchases
  - Make Purchases
  - Send Transfers
  - Receive Transfers
  - Banking Activities
  - Live Monitoring Mining Activities
  - Access To Precious Minerals Directly From the Miners
  - Gold or Silver Delivery From A Vault

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- International Transfers
- Many other services and products

14.3. During the HCT, the Website will not feature any products until we reach a milestone of between 50,000 and 110,000 users signed up. At this stage, there will be no opportunity to purchase products via the Website. Otherwise, the cost of storage can become higher, infringing on a user's account growth. The Website will contain a description of products and services. Don't worry; you will have first access when we open back up.

14.4 We promise to put our best foot forward to implement goals, promises, and ideas indicated in this HCT, the Strategies , the Website, or elsewhere.

14.5 However, neither Youngblood Industries nor its management, employees, advisors, partners, affiliates, or any other persons associated with Youngblood Industries shall be held liable for not achieving goals, promises, and ideas as indicated in this HCT, the Strategies , the Website or elsewhere.





## 15.0. Promotions Of The Hybrid

15.1 We created this Hybrid Currency with expectations that our staff, our Small-Scale Miners, our Friends around the world, and especially our Users would dedicate themselves to promote the growth of our members. We will do our part in advertising and marketing. It is not enough for you to just signup. Our system depends on our grassroots to obtain and encourage new members.

As a Hybrid Currency Owner, your ownership comes with many benefits as the system grows.

*Important note: This is NOT a pyramid scheme. This is not a multilevel marketing system. There is no one in your downline. You are not responsible for anyone's Account except your own. You are not expected to pay anyone. You will not receive payments from anyone. Your Account grow the through your use and other's use of the system. As miners, we often help each other in the field, and we just feel our Hybrid Currency will benefit from a family-like environment.*

15.2 You are free to choose the Hybrid Currency services and products as they become available. Hybrid Currency Owners within the first round will have early access to our products and many services before released to the general public. A percentage of products is in reserves for the Hybrid Currency Owners as apart of your benefits. You will not be left behind, no matter what.

15.3 You understand that unforeseen (force majeure) and mother nature can cause delays and interruptions in the mining industry. These unforeseen events put us in a position to make adjustments and changes. We reserve the right to make changes and modifications and remove products and services without notice of your consent. We shall have no liability or obligation as a result of such changes. We will surely do our best to be quick and honorable with every adjustment.

15.4 You shall not use any logo, image, texts, or link to dilute the identity of such a logo, image, text content, link in any way not intended. You will not use any of our materials to mislead or confuse the public or other Users.

15.5 You shall not promote the services or products on websites with false, racist, sexually explicit, violence, piracy, offensive materials according to local cultural and legal practices.

15.6 You shall not promote discrimination based on race, sex, gender identity, religion, national origin, physical or mental disability, or sites that promote illegal activities or otherwise might damage the reputation of the Hybrid Currency.

15.7 You shall not promote the by use of spam, spamming bots, unsolicited commercial email, overly postings to forums, overly use of message boards, non-commercial newsgroups, and cross-posting to multiple newsgroups at once or advertise in any way that effectively

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conceals or misrepresents your identity, your domain name or your return email address or in any other way that is likely to tarnish or damage the Hybrid Currency or its reputation.

15.8 Also, you:

- shall not use the Website address or any combination of Youngblood Industries or YGB Hybrid Currency name in the meta tags keywords or any web page description.
- submit the Website address or any confusingly similar website address to any search engine or directory, or
- register any domain name confusingly similar (or deliberately misspelled) to any website associated with YGB Hybrid Currency or Youngblood Industries Website address.

15.9 Contingent upon promotion of the YGB Hybrid Currency products and services as described in this Agreement, you shall earn more precious minerals in your Account from time-to-time when mining productions exceeds expectations. There is no cost to you, and there are no additional restrictions on the said amount.

15.10 We reserve the right to suspend payment or hold any portion of your products from you if you breach this Agreement, terms, and conditions.

15.11 No User is expected to incur debt to the YGB Hybrid Currency. A Users Accounts is expected to balance using itemized recorded transaction.





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## 16.0 Refunds, No Refund, Guarantees

16.1 Every milligram of gold in a User's Account belongs debt-free to that Account Holder. (Important Note: As customary in the gold industry, multiple gold owners can own the same gold.) At no time in the YGB Hybrid Currency will Users share gold.

16.2 The only time a User gold reserve is reduced is:

- A. Paid transaction (User uses their Account to pay another party)
- B. Transfer (Users sends gold from one Account to another)
- C. Request/Order (User orders their gold be sent to them directly)

Only when there is a User transaction is there a transfer to the intended Receiving Party.

16.3 There will be

- **NO REFUNDS** in regards to the \$93.00 signup purchase. This entire fee is used to help complete the YGB Hybrid Currency system buildout;
- **UNLESS**, if the YGB Hybrid Currency is not able to be a reality, the \$93.00 is
- **REFUNDABLE**. This is decided by the stages of Users signing up and the money spent on the technologies used to operate the system. No dedicated timeline is set—the expected schedule in the summer of 2021 to determine the validity of the YGB Hybrid Currency. Users will be provided full details of expenditures if the refundable amount is less than \$93.00.

16.4 All PURCHASES of products such as gold (Crypto Dollars and Crypto Cents) ARE 100% **REFUNDABLE**.

16.5 We reserve the sole right to refund in cash or gold. A determined amount of gold will be specified at a later date to determines who can receive gold instead of money.

- A. If gold is sent in raw form, it shall be 24 karats, with specific weight, and in a solid form such as a bar or round, not valued above \$50,000USD (Fifty-Thousand United States Dollars) per shipment.
- B. If in cash, the value of the gold shall be refunded based on the YGB Hybrid Currency market price as determined upon the closing of the Account.





If the YGB Hybrid Currency is not in operation, the User shall accept cash:

- A. Via money transfer or
- B. Via wire transfer or
- C. In the form of a cashiers check
- D. Paid out in cash with proper identification

16.6 For a User to receive Refunds or Payout, for any amount of gold yet to be refunded including but not limited to reasons of Users death, User forgetting their gold or forgetting an account, no rightful heir, or any other reasons the Users' Account shall remain in the form of gold until as determined by the law of Users' address or:

- A. If the amount is less than the value of \$9,999 in gold, we will continuously contact the User through multiple means consistently up to seven years. If no viable contact is successful, the gold will likely be converted into cash at the YGB Hybrid Currency market price.
- B. If the amount is more than the value of \$10,000 in gold, we will continuously contact the User through multiple means consistently up to ten (10) years. If no viable contact is successful, the gold will likely be converted into cash at the YGB Hybrid Currency market price.
- C. If the amount is more than the value of \$100,000 in gold, we will continuously contact the User through multiple means consistently up to fifteen (15) years. If no viable contact is successful, the gold will likely be converted into cash at the YGB Hybrid Currency market price.
- D. If the amount is more than the value of \$999,999 in gold, we will continuously contact the User through multiple means consistently up to twenty-one (21) years. If no viable contact is successful, the gold will likely be converted into cash at the YGB Hybrid Currency market price.

The purpose of the conversion is based on the cost to provide security and vault resources for gold storage.

16.7 At any time, a User can request their gold from their Account to sell to the open market, of which applicable shipping costs will be applied.

16.8 If a User intends to request gold to be sold to the world market or commercial or private buyer, the YGB Hybrid Currency marketplace

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must first have the first right to purchase. The User shall have all rights to accept or decline any price set by the offer.

16.9 We guarantee that our gold or other precious metals can be delivered to you as 24 karats at the specified weight in solid forms of bars, drops, or rounds. Gold is always delivered in a solid form.

16.10 No other amounts of money or gold or precious minerals is owed to a User accept what is rightfully associated with the User's Account.



### 17.0 Taxes And Other Cost

17.1 You agree that you are solely responsible for determining the amount of any taxes that you may owe as a result of this HCT, YGB Hybrid Currency purchases, or any other associated cost. As the Participant and User of the HCT, YGB Hybrid Currency any usage of YGB Hybrid Currency, you are responsible for collecting, reporting, paying, and remit any such taxes required under the law applicable to you.

17.2 You shall declare, bear and pay all such taxes, duties, imposts, levies, tariffs, and surcharges that might be imposed by the laws and regulations of any jurisdiction as a result of or in connection with the receipt, holding, use, spending, purchase, appreciation or trading of your YGB Hybrid Currency Account.

17.3 You acknowledge and agree that Youngblood Industries and the YGB Hybrid Currency has no responsibility to collect, report, or remit any applicable taxes regarding your Account.

17.4 You agree to indemnify, defend and hold Youngblood Industries and its affiliated entities including but not limited to YGB Hybrid Currency harmless from any claims, demands, damages, awards, fines, costs, expenses and liability in any way associated with the obligations or otherwise concerning any claims, demand or allegation of any other legal obligation or payments towards legal services.

17.5 You shall be solely liable for all tax-related penalties, claims, fines, punishments, liabilities, legalities, suits foreign or domestic otherwise arising from your underpayment, undue payment, improper payment, or belated payment of any applicable tax. Youngblood Industries or YGB Hybrid Currency provides no advice and makes no representation of the tax implications of any jurisdiction.



## 18.0 Technology Risks, Mining Risks, Doing Our Best

18.1 As a mineral extraction focused organization, we work in the most hostile situations and harshest conditions. Gold and silver is one of the most sought after minerals on the planet. We know how to find it and get it. This can attract corruption, criminals, political warfare, and thievery. We are also faced with Acts of God, wars, etc. You should peruse, comprehend, and carefully consider or seek legal advice as to the risks described in these terms, the White Paper, the Website, Strategies or elsewhere before deciding to participate.

Participating in the HCT will be deemed as you having accepted all the risks outlined in this Agreement.

It is also fair to say we are some of the best at what we do!

18.2 YGB Hybrid Currency price may experience extreme volatility due to the prices of equipment, storage, operational cost, and ever-changing technology. Our YGB Hybrid Currency is in two parts, the Mineral Extraction and Technology. New technologies have demonstrated extreme fluctuations in price over short periods regularly. You must be prepared to accept similar fluctuations in YGB Hybrid Currency value. Such variations are due to market forces and represent changes in the balance of supply and demand. The YGB Hybrid Currency uses gold and other precious minerals, but we still can not make 100% guarantees of market liquidity. Additionally, due to different jurisdictions' different regulatory requirements, the liquidity of YGB Hybrid Currency may be treated differently in each jurisdiction. We can guarantee that we will always mine directly and bring the gold we mine to the YGB Hybrid Currency System.

18.3 While some of the Hybrid Technology may have been relatively stable, the value of the cryptocurrency industry may drop significantly in the future, which may deprive YGB Hybrid Currency Digital Asset of sufficient comparable competitors. We decided to build our resources around the physical asset of gold and other precious minerals to continue operating. Our system from the ground up will require significant participation from our Users, this is a viable tactical milestone built into obtaining 800,000 organic Users.

18.4 The regulatory authorities of various jurisdictions are scrutinizing hybrid technologies. YGB Hybrid Currency may receive queries, notices, warnings, requests, or rulings from one or more regulatory authorities. These regulatory authorities may wish to suspend or discontinue any part or the entirety of the YGB Hybrid Currency, operations, development, marketing, etc. This is one of the reasons we decided to place a great deal of focus in countries we operate as miners. The source of the gold into the system helps promote local communities and spark growth. We will always obey applicable laws and ensure we can move forward every step of the way to lower all regulatory risks.





18.5 Advances in the technology of artificial intelligence, quantum computers, quantum physics, cryptographic, blockchain, internet of things, and other technologies could present risks to our Hybrid System. This could result in the theft, loss, disappearance, destruction, or devaluation of YGB Hybrid Currency Digital Asset. It is impossible to predict the future of security innovations to the extent that it would permit a definitive guide to success. We have considered the development process of new technologies, unforeseeable changes in the industry, and the Competing domains of the players involved. We know the closer we stay to the actual minerals extraction, the safer and most reliable we can compete. Our Digital Asset is permanently affixed to the Physical Asset of gold and other precious minerals. Our focus on growth is based on two formats (1. Physical Asset, and 2. Digital Asset), unlike others based on just technology.

18.6. YGB Hybrid Currency cannot guarantee the software used to be flaw-free. Unknowingly, it may contain certain flaws, errors, defects, mistakes, and bugs, which may be a functionality issue from time to time for some Users. It is possible that exposed information may be vulnerable. Such a deficiency would compromise the usability and security of and consequently bring adverse impact on the value of YGB Hybrid Currency. This is why we have taken our time to deliver the best system possible accurately. We affixed the gold to the technology and not the technology to the gold. The YGB Hybrid Currency requires multilevel verification to deliver the gold to any address. No amount of gold can be shifted in the system without authorization and multiple levels of authentication. Some account-holders will consider this multilevel authorization/authentication a nuisance, but it will help protect your gold.

18.7 Most cryptos operate on open source project supported by a community of Users. Anyone may develop a patch or upgrade of the source code of these technologies or its technology source without anyone else's prior authorization. The acceptance of patches or updates may be significant. The YGB Hybrid Currency operates through a single App but on two separate networks. The only time the two systems operate simultaneously is during a transaction when the gold is deposited or debited from an account. This means any hacker or thievery would have to take place at the exact time of the purchase. This is almost impossible to target each account holder and know their precise moment of transaction.

18.8 The temporary or permanent existence of the Hybrid Currency System could adversely impact the operation and market value of YGB Hybrid Currency. A two-part system could be hacked individually, creating a sort of hijacking. While such issues in the Hybrid Currency System would possibly be resolved by community-led efforts to protect their accounts with simple tactics of not sharing passwords, change passwords ever so often, and other simple internet security measures.

18.9 YGB Hybrid Currency technology and software intercepted from the inside and amended, altered, or modified. Our solution is to be part-owners into the developers. In two separate companies, nobody can foresee or guarantee what each other is doing behind the scenes. Being part-owners allows us access behind the scenes.



18.10 The Hybrid Currency System operates on a mix of its own and existing technologies. Regardless of YGB Hybrid Currency's efforts to keep the Hybrid Currency System secure, anyone may intentionally or unintentionally introduce weaknesses or bugs or careless mistakes into the technology or system's core infrastructural elements. We are taking every scenario seriously.

18.11 The loss or destruction of a private key required to access YGB Hybrid Currency may be irreversible. You are required to safeguard the private keys relating to your hardware technology, your YGB App, and the use of your Account in public or private. To the extent such private key is lost, destroyed, or otherwise compromised, YGB Hybrid Currency or any of its affiliates will be able to access your Account. This may result in a complete investigation of your account authentication to allow you to regain access. The time of a full inquiry is to be determined on an account by account basis.

18.12 YGB Hybrid Currency is not a currency issued by any individual, central, or national, supranational, or quasi-national organization. The circulation and trading on the Hybrid Currency System depend on the consensus of the Hybrid Currency Owners, that is you. Nobody is obliged to redeem or purchase any YGB Hybrid Currency from any user. Nor does anyone guarantee the liquidity or market price to any extent. The YGB Hybrid Currency has no control over the market price.

18.13 It is possible that YGB Hybrid Currency services will not be used by a large number of individuals, businesses, and other organizations and that there will be limited public interest in the creation and development of its functionalities. Such a lack of interest could impact the development of the buildout. We understand that we are moving ahead of the trend, and the public is not that familiar with gold nor mining. We will still extract precious minerals regardless, and we will always offer the Hybrid Currency System to a limited market.

18.14 Our approach, as developed, may not meet your expectations even though you've acknowledged that YGB Hybrid Currency is currently under development and may undergo significant changes before release. Your expectations regarding the form and functionality may not be met upon release for any number of reasons, including but not limited to a change in the design, implementation, and process of execution. You just may be hard to please; no matter what we do, it's not good enough.

18.15 Except for historical information, there may be matters in this HCT, the Website, the Terms, Strategies, the, or elsewhere that are forward-looking statements. Such statements are only predictions and are subject to inherent risks and uncertainty. Forward-looking statements, which are based on assumptions and estimates and describe future plans, strategies, and expectations, are generally identifiable and may include but not limited to the use of the words 'anticipate,' 'will,' 'believe,' 'estimate,' 'plan,' 'expect,' 'intend,' 'seek,' or similar expressions. You are cautioned not to place undue reliance on forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, that contribute to the possibility those predictions, forecasts, projections, and other forward-looking statements will not occur. Those risks and uncertainties include actors and threats specific to

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the industry in which The YGB Hybrid Currency operates, general economic conditions, prevailing exchange rates, precious mineral prices, and interest rates. Actual performance or events may be materially different from those expressed or implied in those statements. All forward-looking statements attributable to YGB Hybrid Currency are expressly qualified in their entirety by the cautionary statements in this section. Except as expressly required by the applicable law, we undertake no obligation to publicly update or revise any forward-looking statements provided in this publication, whether as a result of new information, future events or otherwise, or the risks affecting this information. No YGB Hybrid Currency affiliates, staff, its documentation, or elsewhere with their consent, or any person involved in the preparation of this HCT, makes any representation or warranty (express or implied) as to the accuracy or likelihood of fulfillment of any forward-looking statement except to the extent required by law.

18.16 The World Wide Web industry is comprised of many participants and is subject to rapid change and competition. The more organizations and people involved may lead to more significant financial, technical, and marketing resource uses. Increased competition could result in underutilization of staff, reduced operating margins, and loss of market share. Any of these occurrences could adversely affect and effect the YGB Hybrid Currency business models, operating results, and financial condition. The possibility remains that the fundamental business model may not achieve any traction due to an existing or new entrant offering a similar solution or that the general public does not see it as part of their future. The targets and business valuation inherent in the Website, the Strategies, or elsewhere are based on our management personal experience, market research, eye test, contacts, and feedback from the market. There can be no assurance that these reflect the actual reality of the opportunity or that we'll be able to compete successfully against current or future competitors. You are encouraged to seek professional advice when assessing the understanding of our business models, systems, metrics, and projected returns and values as presented.

18.17 You acknowledge and agree that in no event shall the YGB Hybrid Currency it's affiliates be liable or responsible for any loss in any way arising out of your participation in the HCT, receiving and holding YGB Hybrid Currency, or use of the Website, and Apps.





## 19.0 Anti-Money Laundering

19.1 We know that it is impossible to keep track of every person as the system grows into the hundreds of millions of Users, but we are committed to trying to know each of you. It starts with who we are targeting. Our procedures of due diligence allow us to discover who you are and your transactional behaviors. This is not to spy on you; its to help keep your account safe from would-be criminals looking to take advantage through forms of money-laundering, cyber violations, counter-terrorism financing, or other online and financial regulatory methods.

19.2 Anyone found to be conducting criminal activities runs the risk of a suspended account or an immediate termination from the system.

19.3. Users may be subject to an answer and question session about their Account. In submitting this personal information, you will be asked to accurately authenticate your information, and you agree to update any App, including but not limited to your devices that use the YGB Hybrid Currency System in any way.

19.4. The use of YGB Hybrid Currency is subject to international export controls and economic sanctions requirements. By acquiring YGB Hybrid Currency, you represent and warrant that your acquisition comports with and your use of the item will comport with legal requirements. Without limiting the preceding, you may not acquire YGB Hybrid Currency if you are on any sanctions list or intend to use YGB Hybrid Currency in association with any persons or entities listed on any sanctions list.



## 20.0 Prohibited Activities

20.1 You are prohibited from violating laws, statutes, ordinances, or regulations in any jurisdiction, country, territories, or residency.

20.2 You may not use your YGB Hybrid Currency to engage in the following categories of prohibited activity, and you confirm that you will not use YGB Hybrid Currency to do any of the following:

- Engage in a transaction involving the proceeds of any unlawful activity;
- Defraud or attempt to defraud YGB Hybrid Currency or any affiliates;
- Defraud or attempt to defraud YGB Hybrid Currency Users;
- Provide false, inaccurate or misleading information;
- Infringe upon the YGB Hybrid Currency with any third party;
- Misuse or use without permission any YGB Hybrid Currency copyrights, patents, trademarks, technologies, or intellectual property rights;
- Take any action that imposes an unreasonable or disproportionately large load of YGB Hybrid Currency infrastructure, or detrimentally interfere with, intercept, or expropriate any system, metrics, designs, blueprints, data, or information;
- Transmit or upload any material or technology to the Website or YGB Hybrid Currency System that contains viruses, Trojan horses, worms, malware or any other harmful or deleterious programs;
- Otherwise attempt to gain unauthorized access to the Website, YGB Hybrid Currency System, Users Accounts, computer systems or networks connected to the YGB Hybrid Currency, through password mining or any other means mischievous or accidental behavior;

20.3 The YGB Hybrid Currency reserves the right to monitor, review, retain and disclose any information as necessary to satisfy any applicable law, regulation, legal process, or governmental request.

20.4 The YGB Hybrid Currency reserves the right to cancel or suspend your Account and usage immediately. Without notice, if we determine, in our sole discretion, that your Account and usage is associated with prohibited use, or a prohibited business, and or illegal activity under applicable law, we can cancel or suspend the Account





## 21.0 Liability And Indemnification

21.1 You are responsible for your actions performed by participating in the HCT, using the Website and use of the YGB Hybrid Currency.

21.2. You acknowledge participating in the HCT, signing up to the YGB Hybrid Currency on our only Website at [www.YoungbloodIndustries.com](http://www.YoungbloodIndustries.com). You understand using the YGB Hybrid Currency involves risks. You will not hold YGB Hybrid Currency, its affiliates, its personnel, or any person or entity associated accountable for any gains or losses that you may incur a result.

21.3 By participating in the HCT or receiving and holding YGB Hybrid Currency, you shall do so as permitted by applicable law.

21.4 You agree that the YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held liable for any loss or gain including without limitation indirect, special, incidental, consequential, or tort damages, or lost profits or taxable assets such as gold arising out of, or in any way connected to your participation in the YGB Hybrid Currency and the HCT.

21.5 As a User of YGB Hybrid Currency products and services, you acknowledge the YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held responsible for any injury, direct or indirect loss, claim, damages or any special, incidental, consequential, exemplary or punitive damages of any kind that you incur as a direct or indirect result of participation in the YGB Hybrid Currency, the HCT, the Website or any products or services.

21.6 You understand and agree that the YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held liable and shall not accept any liability, obligation or responsibility whatsoever for any change of the value of YGB Hybrid Currency.

21.7 You understand and expressly agree that YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held liable and shall not guarantee in any way transfers of information during the HCT to the YGB Hybrid System.

21.8 YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors,



subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held liable for the value of Hybrid Currency are provided on an “as can” basis and without any warranties of any kind, either expressed or implied.

21.9 You assume all responsibility and risk in participation in the HCT, the YGB Hybrid Currency, the App, and use of the Website.

21.10 You understand and acknowledge that the Services and Products are being provided to you “as can” and “as available” without warranty of any kind, except any purchases of gold belongs outright to you.

21.11 YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees expressly disclaim any warranties, expressed or implied, including but not limited to any implied warranties of merchantability or fitness for a particular purpose, or non-infringement.

21.12 YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees cannot be held liable and do not guarantee continuous, uninterrupted, error-free or secure access to any HCT, Website, our systems, products and services, and the YGB Hybrid Currency.

21.13 To the extent all applicable law, you shall indemnify, defend YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees of your misuse of the HCT, the YGB Hybrid Currency, Website, products and services, and App including your violation of any law, rule or regulation, or the rights of any third party.

21.14 You shall indemnify and defend YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees and hold harmless from and against any and all claims, damages, losses, suits, actions, demands, proceedings, payments, liabilities, legalities, court proceedings, costs, fines, taxes, fees, liens, judgements, removal of chattels, penalties and expenses including the amount paid in settlement of any claim, action, suit or proceeding and the fees and of counsel incurred obtaining advice in respect of, or in defending or settling, any such claim, action, suit or of whatsoever nature or kind, and/or liabilities including, but not limited to attorneys’ fees incurred and/or those necessary to successfully establish the right to indemnification filed/incurred by any third party against us in any jurisdiction arising out of a breach of any warranty, representation, or obligation hereunder, and/or arising out of or related to your



participation in the HCT, receiving and holding YGB Hybrid Currency, the App, our systems, products or services, and the Website.

21.15 In the event that YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees faces legal action as a result of your actions, you agree to cover any damages, including legal fees, that YGB Hybrid Currency including, but not limited to, any executive, manager, employee, advisor, consultant, partner, or a contractor subsidiary, affiliate, director, officer, agent, service provider, sellers, distributor, licensor, successors, and permitted assignee may incur as a result.

21.16 You hereby expressly agree that, to the maximum extent permitted by the applicable law, YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees do not accept any liability for any damage or loss, including loss of business, revenue, or profits, or loss of or damage to data, equipment, or software direct, indirect, punitive, actual, consequential, incidental, special, exemplary or otherwise, resulting from any use of, or inability to use, any product or services offered by YGB Hybrid Currency, the Website, the App or the material, designs, systems, metrics, information, software, facilities, services or content including but not limited to buying of the physical asset and coded asset regardless of the basis, upon which the liability is claimed.

21.17 In any case, the total amount of aggregate liability under this HCT may not exceed \$1 (one USD). If applicable law does not allow all or any part of the above limitation of liability to apply to you, the limitations will apply to you only to the extent permitted by applicable law. You understand and agree that it is your obligation to ensure compliance with any laws and regulations relevant to your country of domicile concerning participation in the HCT, YGB Hybrid Currency, the Website, our systems, products and services, the App should not accept any liability for any illegal or unauthorized use of the YGB Hybrid Currency.

21.18 The content and services provided by the YGB Hybrid Currency is only for informational purposes and are not intended to provide legal, financial, tax, accounting, or investment advice. We assume no liability for any information provided by our employees, directors, Users, or affiliates, regardless of accuracy. Any action taken by you is your decision. You relieve YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees of any liability for any outcome that may occur.

21.19 The Website, the HCT, the White paper, and other documents may include forward-looking statements. Often, but not always, forward-looking statements can be identified by the use of words such as "believes," "expects," "does not expect," "is expected," "targets," "outlook," "plans," "eta," "scheduled," "estimates," "forecasts," "intends," "anticipates" or "does not anticipate" or variations of such words and phrases or

## YGB HYBRID CURRENCY TERMS

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statements that specific actions, events or results "may," "could," "would," "might" or "will" be taken, occur or be achieved. Forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. You must not place undue reliance on such forward-looking information. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward-looking statements will not occur. By participating in the HCT, YGB Hybrid Currency, the Website, and the App you acknowledge and agree that you fully understand and accept the risks and to the extent permitted by applicable law, you agree that YGB Hybrid Currency including, but not limited to, any executives, managers, employees, advisors, consultants, partners, contractors, subsidiaries, affiliates, directors, officers, agents, service providers, sellers, distributors, licensors, successors, and permitted assignees will not be held liable for any loss arising out of, or in any way connected with your participation in the HCT, the YGB Hybrid Currency, the Website, and the App.



## 22.0 Force Majeure

22.1 YGB Hybrid Currency shall not be liable in any way for delays, failure in performance or interruption of service which result directly or indirectly from any cause or condition beyond our reasonable control, including but not limited to, any delay or failure due to any act of God, act of civil or military authorities, act of terrorism, civil disturbance, war, strike, mining mishaps, mining delays, production delays, by weather, or other labor dispute, fire, interruption in telecommunications of Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control and shall not affect the validity of enforceability of any remaining provisions



### 23.0 Disclaimers And Waivers

23.1 You shall accept the YGB Hybrid Currency, the Website, the App, and the HCT “as is” with any faults or failings and without any representation, warranty or guarantee whatsoever, express or implied, including without limitation any implied warranty of accuracy, completeness, quality, merchantability, fitness for a particular purpose or non-infringement.

23.2. YGB Hybrid Currency, the Website, the App, the HCT, and the Strategies , do not purport to contain all the information you may require. In all cases, you should conduct your own investigation and analysis of the information we provide.

23.3 YGB Hybrid Currency, the Website, the App, the HCT, and the Strategies do not make any representation or warranty as to the accuracy or completeness of the information.

23.4 You must rely on your own investigation of all financial information indicated in the YGB Hybrid Currency, the Website, the App, the HCT, and the Strategies , makes no representations or warranties to the accuracy or completeness of such information.

23.5 YGB Hybrid Currency, the Website, the App, the HCT, and the Strategies makes no representation about the underlying value of YGB Hybrid Currency.

23.6 YGB Hybrid Currency, the Website, the App, the HCT, and the Strategies are prepared for your general information only. It should not be your only information to participate in the HCT.





### 24.0 Security

24.1 You are responsible for maintaining the confidentiality and security of your gold or other precious metal once in your possession. Your Account ID, username, and password are entirely your responsibility. You must notify us immediately if the security of your login or password has been breached or compromised.

24.2 You are also responsible for maintaining adequate security and control of any identification numbers, private keys, or any other codes that you use to access your Account.

24.3 You agree not to hold YGB Hybrid Currency or its affiliates liable for any loss arising out of, or in any way connected to, your failure to secure and keep private including but not limited to your account information, email address, any password, private keys, physical delivery address, other identification, phone numbers, any codes used in connection with your Account.

24.4 YGB Hybrid Currency or its affiliates shall not bear any liability, whatsoever, for any damage, allow access or interruptions caused by including but not limited to any viruses, spyware, scareware, trojan horses, worms, malware, phishing or spoofing that may affect your computer, mobile devices, or other equipment.

24.5. YGB Hybrid Currency or its affiliates does not guarantee the confidentiality or privacy of any communication or information transmitted to any site linked to your Account. YGB Hybrid Currency or its affiliates will not be liable for including but not limited to the privacy or security of information, email addresses, registration and identification information, disk space, communications, confidential or proprietary information, or any other content transmitted over networks accessed by the site, or otherwise connected with your Account.

24.6 When it comes to security, we will employ all the latest technologies and experts to help protect each Account as best we can.



## 25.0 Privacy Policy And Terms

### 25.0 Privacy Policy and Other Terms

25.1 To participate in the HCT and YGB Hybrid Currency, you must provide the minimum personal data required to set up an Account. Registering a YGB Hybrid Currency Account is confidential; no Account information is shared, loan to, sold to, or used by a third party.

25.2 Personal data refers to any information, whether inaccuracies or not, about an individual Account Holder who can be identified from that information. This information must be registered with the YGB Hybrid Currency System, including information in our records, as may be updated from time to time.

25.3 The personal data you provide will be used to identify you as the YGB Hybrid Currency Account Holder may include but not be limited to Username, Email, Physical Address, Phone Number, and other identifying information. No one outside of the YGB Hybrid Currency Customer Service should ask you for your passwords, and you must not share any passwords with anyone. YGB Hybrid Currency Staff will never call you asking for any information.

25.4. You expressly authorize YGB Hybrid Currency to store, process, use, and transmit your information into our and any other YGB Hybrid Currency Systems.

25.5 You confirm that you have entered correct data about yourself in every required form and that afterward, when changing or adding any data To your Account you will enter only accurate data. You shall bear any losses that occur regarding the submission of invalid/incorrect data.

25.6. To keep better protection of the YGB Hybrid Currency technologies, we may, at any time in its discretion, adopt a separate Privacy Policy or other Terms Policy.





## 26.0 Website Usage

26.1 You agree not to copy and use information from the Website, HCT, or App for sale without our permission. You may share the website information with no personal, commercial use.

26.2 The Website pages may contain links, add-ons, plugins connections to other technologies. Such links are provided for your convenience, but their presence does not mean that they are recommended by us for you to visit. We offer no guarantees of safety and conformity when you leave outside of our Website. YGB Hybrid Currency is not responsible for maintaining any materials referenced from a third-party technology and makes no warranties for that technology or its service. Links to such third party material do not imply any endorsement by YGB Hybrid Currency or its affiliates.

26.3 Contents of the Website are provided "as is," "as available," and "as can" basis without warranties of any kind. The Website is only made available for you to sign up and general information only. No warranty of any kind, express, implied or statutory, is given in conjunction with the contents of the Website if used outside of its original intent.

26.4 YGB Hybrid Currency or its affiliates do not warrant the accuracy, adequacy, correctness, completeness, reliability, timeliness, non-infringement, title, merchantability or fitness for any purpose of the information on the Website or any website linked to the Website, or that the information available on the Website, or associated therewith, will be uninterrupted or error-free or that defects will be corrected or that this Website will be free from viruses, virus attacks or other harmful elements, and expressly disclaims liability for the same and any errors or omissions.

26.5 YGB Hybrid Currency or its affiliates shall not be liable for uninterpreted availability of the Website at all times, in all countries and all geographic locations at any given time.

26.6 The information contained on the Website may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. In an effort to continue to provide you with as complete and accurate information as possible; information may be changed or updated from time to time without notice, including without limitation information regarding our policies, products, and services. Accordingly, you should verify all information before relying on it, and all decisions based on information contained on the Website are your sole responsibility; we shall have no liability for such decisions.

26.7 YGB Hybrid Currency or its affiliates reserves the right to block or restrict access to, or terminate, withdraw or suspend use of the Website or any part of the Website.

## YGB HYBRID CURRENCY TERMS

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26.8 YGB Hybrid Currency or its affiliates reserves the right to disable any links, discontinue any information, images, representations or other material of an inappropriate, defamatory, obscene, indecent or unlawful nature, or that violate any law or any public, privacy, intellectual property, or other proprietary rights; or information or materials not been authorized by us.



## 27.0 Intellectual Property

27.1 The "www.YoungbloodIndustries.com" URL is representing the Website. YGB Hybrid Currency, the Hybrid Currency System, the App, and all related logos of our services described in our Website are property of the YGB Hybrid Currency or its affiliates.

27.2. Page headers, custom graphics, design, button icons, scripts, source codes, and content may not be copied for commercial use.

27.3. You may not copy, imitate, modify, alter, amend, or use without our prior written consent.

27.4. All the content indicated in the Website, the Strategies , HCT, and any content thereon is the exclusive property of the YGB Hybrid Currency or its affiliates.

27.5. You may not download, reproduce, or retransmit any information, other than for individual non-commercial use.

27.6. All intellectual property rights comprised in the information, text, graphics, logos, images, audio clips, patents, trademarks, trademark registrations, trade names, data compilations, scripts, software, computer codes, designs, blueprints, metrics, systems, technology, sound or any other materials or works found on the Website, the App shall vest in and remain with the YGB Hybrid Currency and its affiliates.

27. You are not permitted to copy, transfer, distribute, loan, resell, repackage, alter partially or completely, reverse, change, compile, adapt, modify, reproduce, republish, display, broadcast, hyperlink or transmit in any manner or by any means or store in any information retrieval system, any part of the Website, the App to yourself or a third party.

27.8 You are permitted to download and print such materials from the Website for personal and non-commercial use to share with others provided that you do not breach this Agreement.



### **28.0 Lawful Activity And Use Of Funds**

28.1. You attest that you are not a criminal.

28.2 You are not associated with any criminal activity.

28.3. You are not knowingly using funds in connection with criminal associations or derived from any illegal activity.

28.4. By participating in the HCT and the YGB Hybrid Currency, you represent and warrant that your funds in no way came from illegal sources.

28.5. By participating in the HCT and the YGB Hybrid Currency, you are not using any proceeds of criminal or illegal transactions involving the facilitation of any criminal or unlawful activity.

28.6 You certify that the funds you use in the HCT and YGB Hybrid Currency are your funds to use as you wish.

28.7 You certify the funds belong to you are not funds that, if loss is harmful to your retirement or detrimental to your daily household living and with full authorization, you can carry out transactions using such funds.

28.8 You represent and warrant that you have such knowledge and experience in financial and business affairs as capable of evaluating the merits and risks of purchasing YGB Hybrid Currency or to signup without the economic risk of total loss because of such a purchase.



# YGB HYBRID CURRENCY TERMS

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## 29.0 YGB Hybrid Currency Team

29.1 The YGB Hybrid Currency Team consists of Corporate Activists, Lead Corporate Activists, Corporate Ambassadors, Miners, Clusters (ages 17 to 26), and Partners.

29.2 This Team is associated with carrying out the daily activities of the YGB Hybrid Currency.

29.3 This Team consists of volunteers, experts, and visionaries determined to make the YGB Hybrid Currency a success.

29.4 The Team will also share ownership of the YGB Hybrid Currency and is consistently looking to add qualified members to fulfill its development of 52 Offices and Departments openings.

29.5 All Team members are managed by an operating and confidentiality agreement and a set of corporate guidelines and regulations to ensure the most professional outcome.

29.6 The Team has been meeting and regularly working since April 27, 2018.

29.7 The Team is diverse, operating from four (4) continents representing every race, gender, gender preference, religion, color, economic background, social background, and cultural background.

29.8 The entire Team promotes wealth and diversity.



## 30.0 Termination And Dispute

30.1 To settle disputes at any time, the YGB Hybrid Currency and its affiliates may halt any pending transactions or funds where until such matter can be resolved.

30.2. No YGB Hybrid Currency Account or Account Holder is a valid account without going through the proper process and paying all related costs to sign-up.

30.3 In case of termination of this HCT for any reason, you will not be refunded the \$93.00USD, BUT if your Account has any Physical Asset, the total amount of the physical assets will be sent to your verified physical address.

30.4. Jurisdiction includes all territories and countries applicable to you and where you want to use your Account or sign up for the HCT.

30.5 To maintain a high level of growth for the system, the YGB Hybrid Currency and Hybrid Currency System reserves the right to change the jurisdiction, including but not limited to gold storage vaults, operations address, or incorporated registration.

30.6 The interpretation, validity, and enforcement of this HCT, and all legal actions brought under or connected with this HCT, shall be governed by the laws of Liberia and Colombia. It is expected that majority of the gold to enter the system will be extracted in Africa and South America.

30.7. Any disagreements or disputes of the User and YGB Hybrid Currency, arising from this HCT, shall be settled first by negotiations between the User and YGB Hybrid Currency in a self mediation.

30.8. In case mediation fails to reach an agreement in 90 (ninety) to 120 (one hundred twenty) days, any disputes, disagreements or claims, arising from this HCT or related to it, its breach, dissolution or validity that have not been solved by the User and YGB Hybrid Currency shall be settled in the competent court of Liberia and Colombia as decided by YGB Hybrid Currency or its affiliates.

30.9 The User hereby agrees to the courts' exclusive jurisdiction as decided by YGB Hybrid Currency.





## 31.0 Final Provisions

31.1 You confirm that you have read this HCT, and you understood its terms, conditions, and consequences.

31.2. All the notices, consents, and other communication shall be delivered via email or registered post/courier otherwise requested.

31.3. This HCT is personal to you, and it can not be transferred, assigned, or delegated to anyone else. Any attempt by you to assign, transfer, or delegate this HCT and the rights and obligations stipulated in this HCT shall be null and void.

31.4. This HCT, including but not limited to with the Strategies and any terms and conditions published from time to time on the Website, constitutes the entire Agreement among the Parties concerning the subject matter hereof.

31.5. No provision of the Agreement shall be considered waived unless such waiver is in writing and signed by the YGB Hybrid Currency.

31.6. You agree to refrain from making any negative, detracting, or unfavorable statements concerning the YGB Hybrid Currency or its affiliates as long as you hold an Account.

31.7. This HCT is not intended to create, and it shall in no way be construed as creating a joint venture, partnership, or any other similar relationship until you become a User by signing-up. At this time, the User becomes a YGB Hybrid Currency Owner (HCO) to share in the YGB Hybrid Currency profits with no voting rights.

31.8 To the extent that the languages of the Strategies , HCT, Website or any other written material; any terms and conditions published or updated from time to time in conflict with translated copies, the English version prevails.

**END OF DOCUMENT**



## YGB HYBRID CURRENCY TERMS



### **Dr. Raymond Youngblood, Jr.**

- The World's Only African American Gold Miner;
- A Bestowed African Paramount Chief;
- Two Decades, Harsh Conditions/Hostile Environments;
- Creator of the Hybrid Currency; and
- Leader of the Small-Scale Miners.

**"Gold and silver are the only two commodities on the planet when at 24 karats is a currency in every country...get with men that can find and mine gold...get with us."**