

# **Our Vision**

In Gabrotech, we have a vision to disrupt the loyalty rewards market and hand back the control of rewards rules to the public. Our open-loop decentralized ecosystem, Gabro, aims to provide consumers with the ability to instantly redeem and manage multiple loyalty points, and exchange them freely on a single blockchain enabled platform.

# **Disrupting** the rewards industry

The total value of the loyalty rewards program market is estimated to be at a staggering US\$500billion. While an average household has enrolled to an average of 25 programs, the actual utilisation of these reward points vary from 10% to 80%, depending on sector. Surveys show that 78% ofcustomers are generally not happy with their loyalty programs. In addition, Loyalty ProgramOperators (LPO) make it hard for customers to redeem points as many LPOs think that expired points becomes a form of profit to them. This presents a huge gap in which we want to address.

## Gabro Digital Wallet

Allows a user to manage an array of differentloyalty programs and reward points. Gabro wallethas built-in state-of-the-art security features to help protect transactions via many means, including biometric, facial recognition, passcode, usage patterns. facial recognition, passcode, usage patterns.



### **Gabro Pre-Paid Card**

Top-up with your spare reward points to spend ongoods and services in over 200 countries with 60million outlets. Gabro aims to achieve this through a partnership



with a leading globalpayment services provider. Discussions are underway.

# **Gabro Token Utility**

GBO will be at core of the merchant's reward ecosystem. It is necessary to obtain Gabro in order to obtain access to the services on the Gabro ecosystem. For merchants, it serves as a payment mechanism. For users, it serves as a way to unlock special discounts and to exchange reward points or Merchant Tokens. They serve different roles for both these parties and hence offer different utility to them.





# **Multi-Currency Conversion Engine**

MCCE is a patent-pending protocol system that utilises our liquidity pool. Our platform rapidly converts any supported

Blockchain asset to the appropriate fiat currency at market value in real-time.

# **O2O Analytics Platform**

Provides insights on new customers. Our execution platformprovides personalised digital channels to issue your brandedmerchant token. Relevant offers could be targeted through theplatform based on past transactions with Gabro and themerchant.



# **Loyalty Central**

Allow users to convert idle points from one program to top up another for redemption. In addition to redeeming rewards, consumers can also exchange Gabro for reward points or trade with others.



# Our founders

Gabro is founded by a team of 6 block-chain enthusiasts. The team hasaccumulated over 100 years of experience in payments in differentbanks, card carrier networks, banks and fintech companies. The Gabroteam is based in China, HK, SGP and the UK.

# Why invest in our coin?

GBO is the fuel of a gigantic customer rewards ecosystem. Atpresent, Gabrotech is partnering with many merchants and more than2 million users from Handy and AdPost to develop our platform. Our aggressive go-to-market plan means that there is a good chanceof mass adoption for the token. The value unlocked by thesepreviously unused points will be a source of large economic activity, which will attract millions of customers to exchange their idle points with us and consequently, increase the value for GBO.

Founded Gabrotech	Protoype built	Agreement signed with pre-paid card issuing company	White- paper complete	Key executives onboard	Official Website Iaunch	Roadshow in multiple countries	Token Sale Launch	Pre registration apps go live	Sign up loyalty merchant partners	Gabro loyalty rewards platform release	Multi currency conversion engine (MCCE) release	Gabro cards to be shipped in Asia	O2O analytics and execution platform release	Gabro cards to be shipped in Europe
											Teledise			
Sep	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Oct	Dec	Jan	Feb	Mar	April
2017					20	018						2	2019	

#### What differentiates Gabrofromother similar wallets?

Gabro doesn't only replace all the plastic cards and other "me-too" loyal-typrograms, butallows users to exchangepoint-to-token or token-to-token.

#### What benefits do Gabrotech provideLoyalty program operators (LPO)?

LPOs who join our open loop eco-systemwouldimmediately get access to millionsofmembers. That degree of accesswouldotherwisehaverepresented anacquisition costto themofhundreds of dollars to acquire per member.

#### What benefits do Gabrotech provide to merchants?

Merchants could ask Gabro to issue their own branded merchant Token onlyto their target segments. In this way, there would be a much higher chance of usage.

#### What benefits do Gabrotech provide to institutional buyers?

Institutionalbuyers (e.g credit card issuers) could benefit from a reduction of balancesheet "liability" as there are now many more redemption options than justairmiles.

# Token sales process

Token Symbol: GBO

Total Token Supply: 1,000,000,000 GBO

• Hard Cap: \$50M

Token price: 1 ETH buys 5000 GBO

Minimum Purchase: 0.1 ETHAccepting: Ethereum (ETH)

ERC20 Token: Yes

Individual Cap: None

Escrow of funds: Funds secured in multi-signature escrow account

 Countries Allowed: As determined in the sole discretion of Gabro tech PTE

### **Bonus structure**

5 ETH or more = 10% bonus GBO

10 ETH or more = 15% bonus GBO

30 ETH or more = 20% bonus GBO

\*Other bulk purchase and early bird offer is also available

### > Phase 1 2018

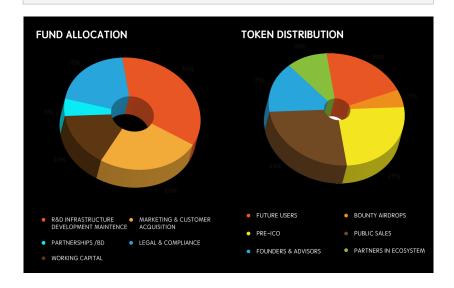
Singapore, China, Hong Kong, Taiwan, Japan, Korea

# **> Phase 2 2019**

Australia, Rest of Asia, UK, Russia, Switzerland

### > Phase 3 2020

US, Canada, Rest of the world



### June 1st 2018

Launch of Gabro wallet prototypeand pre-orderlist

#### July 31st 2018\*

Commencement date of GBO Token sale

### Aug 30th 2018\*

End date of GBO Token sale

### Aug 30th 2018

Additional partnerships with exchanges and currencies

### Sep 1st, 2018

Loyalty Campaign launch and go live

### Oct 1st, 2018

Launch of other merchant token in our platform