



# Gabro

Democratise loyalty rewards using Blockchain

## 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% of customers are generally not happy with their loyalty programs. In addition, Loyalty Program Operators (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 different loyalty programs and reward points. Gabro wallet has 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 on goods and services in over 200 countries with 60 million outlets. Gabro aims to achieve this through a partnership with a leading global payment 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 platform provides personalised digital channels to issue your branded merchant token. Relevant offers could be targeted through the platform based on past transactions with Gabro and the merchant.



### 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.



# Gabro

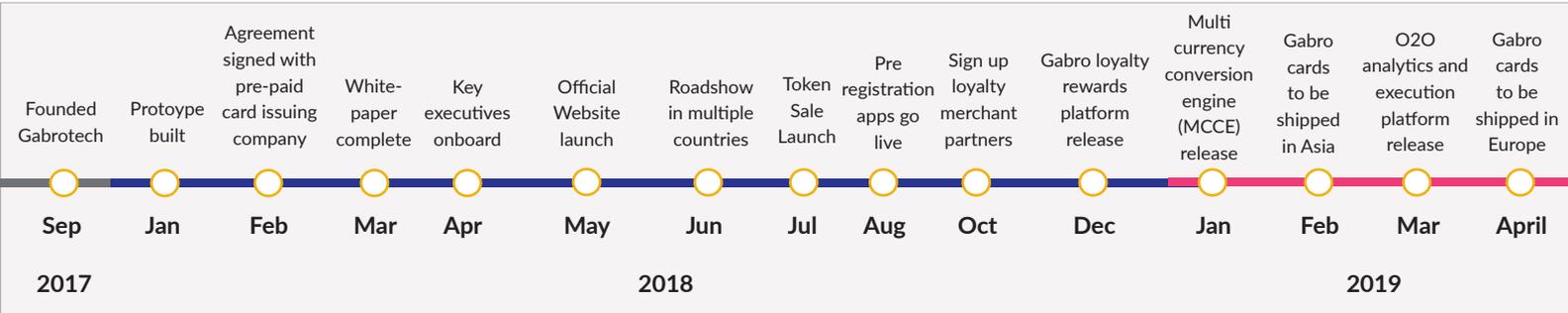
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## Why invest in our coin?

GBO is the fuel of a gigantic customer rewards ecosystem. At present, Gabrotech is partnering with many merchants and more than 2 million users from Handy and AdPost to develop our platform. Our aggressive go-to-market plan means that there is a good chance of mass adoption for the token. The value unlocked by these previously 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.

## Our founders

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



### What differentiates Gabro from other similar wallets?

Gabro doesn't only replace all the plastic cards and other "me-too" loyalty programs, but allows users to exchange point-to-token or token-to-token.

### What benefits do Gabrotech provide Loyalty program operators (LPO)?

LPOs who join our open loop eco-system would immediately get access to millions of members. That degree of access would otherwise have represented an acquisition cost to them of hundreds of dollars to acquire per member.

### What benefits do Gabrotech provide to merchants?

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

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

Institutional buyers (e.g. credit card issuers) could benefit from a reduction of balance sheet "liability" as there are now many more redemption options than just air miles.

## Token sales process

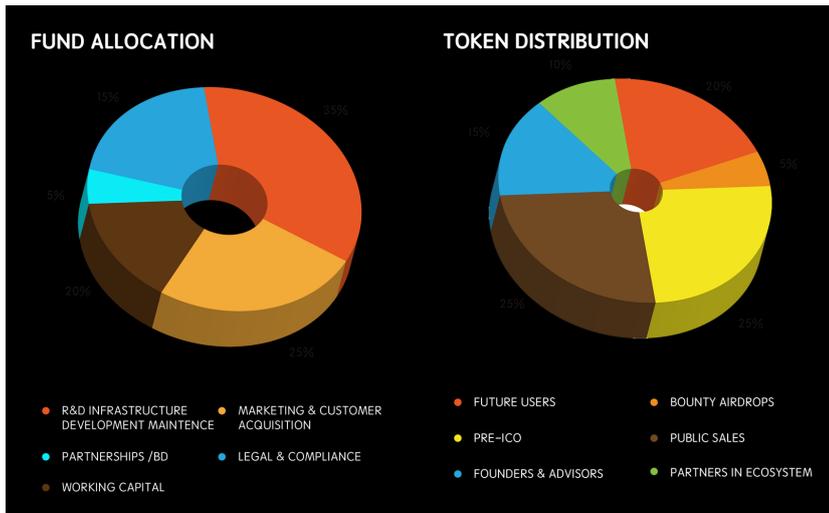
- Token Symbol: GBO
- Total Token Supply: 1,000,000,000 GBO
- Hard Cap: \$50M
- Token price: 1 ETH buys 5000 GBO
- Minimum Purchase: 0.1 ETH
- Accepting: Ethereum (ETH)
- ERC20 Token: Yes
- Individual Cap: None
- Escrow of funds: Funds secured in multi-signature escrow account
- Countries Allowed: As 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

Does not serve customers in the following countries/regions/territories: Hong Kong, Cuba, Iran, North Korea, Crimea, Sudan, Malaysia, Syria, USA, Bangladesh, Bolivia, Ecuador, and Kyrgyzstan.



### June 1st 2018

Launch of Gabro wallet prototype and pre-order list

### 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