FRACPROPERTY

Whitepaper

WHITE PAPER

FRACPROPERTY REAL ESTATE TOKEN PROTOCOL

Asset tokenization platform with dynamic exposure to customized risk and return profiles.

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This Document is not a final technical specification

This document does not constitute nor imply a final technical specification of FracProperty Tokenized REITs (tREITs). Information presented on this whitepaper, technical or otherwise, is meant to outline the general idea of tREITs, its design, and its use-cases and is subject to change with or without notice. For the latest up-to-date technical specifications, check out the updates and documentation on the official website www.fracproperty.com.

ABSTRACT

FracProperty aim to make real estate investment affordable and accessible to anyone within a well-defined regulatory framework, leveraging on transformational technologies that unlock value along every step of the real estate value chain and provide massive opportunities for the sector as a whole. The new token economy offers the potential for a more efficient and fairer financial world by greatly reducing the friction involved in the creation, buying and selling of assets, especially assets that have been long-locked under the liquidity trap.

The FracProperty Real Estate Token project encompasses the novel ideas of tokenization and digital asset management through decentralized ledgers, based on blockchain technology. Our online platform is designed to overcome the main impediment of the traditional real estate market – the illiquidity of assets and uncertainty of risk profiles. As more traditional private (and illiquid) assets are fractionalized and tokenized, markets can achieve optimal asset allocation at the retail investment level. To normalize the risk curve of the underlying assets, multiple properties can be aggregated into single pools which are then structured to offer tranches with varying return characteristics to cater to investors' specific risk profiles.

FracProperty Real Estate Tokens combine the technology of blockchain with the requirements of regulated securities markets to support liquidity of assets and wider availability of finance. Tokenization of traditionally illiquid assets and the ability to freely choose risk/reward profiles will open up a new era of much greater personalization and customization in investment—an area that is increasingly relevant as investors seek for real asset-backed investments in an environment now inundated with cryptocurrencies that are lacking in intrinsic value.

The key elements of FracProperty's Real Estate Token eco- system are:

1. Marketplace – which is a digital marketplace built on the blockchain that allows for transparent and efficient access to a new age of capital markets. The marketplace will be where a multitude of selected individual and pooled properties and assets are issued, as well as provide a secondary token trading platform.
2. Asset-backed Token – provide users the choice of investing in single properties in the form of fractional tokens, or digital tokens in a professionally selected real asset pool (Tokenized Real Estate Investment Trust or tREITs).
3. FRAC Tokens – the native token of FracProperty's platform, can be traded, utilized as a medium of exchange, and used as a store of value. FRAC tokens will incorporate multiple utility functionalities, including, but not limited to, redemption for asset-backed tokens, swift transfer of rental income globally, and community building purposes. FRAC tokens are structured as "stablecoins" denominated in Australian Dollars, and pegged to an equivalent value of underlying real asset to reduce volatility compared to unpegged cryptocurrencies.

BACKGROUND AND INDUSTRY

Valued at almost USD 220 trillion globally, the majority of real estate assets are still trading under traditional and antiquated models that has existed for centuries. Most of these transactions are conducted under archaic practices meant for a bygone era. Moreover, if an investor wants to buy a property, he is required to purchase the entire asset. Not only does this incur huge capital outlays and high transactional fees, it does not allow for the diversification of risks.

The current system also creates huge barriers to mass participation in the sector. Only a very small portion of the market who want to invest or buy real estate have the means to do so. The market appetite for traded Real Estate Investment Trust (REIT) products demonstrate the substantial demand for real estate investment products on regulated secondary platforms. Real estate remains an attractive asset class globally, but its illiquidity feature is not the result of lack of demand. It is mainly attributed to high capital requirements, long lock-up periods, and arduous transaction processes.

We believe there will always be a demand for real estate, especially in strategic locations with access to excellent amenities that are highly limited and continuously sought after. Nonetheless, discovering these opportunities requires intimate, expert local knowledge, and preferential deals have predominantly been inaccessible to most and restricted only to those with means. Moreover, actively owning rental properties generally requires considerable effort, including overseeing the purchase, performing inspections, finding tenants and ongoing property management and maintenance.

At FracProperty, we seek to directly address the shortcomings of the traditional system by bringing together the best of the old and new worlds. Our aim is to utilise the best possible technology, coupled with traditional asset selection expertise, to make real estate investments more accessible under a secure, regulated platform. We envision a world where anyone can start investing in real estate, from the millions of traditional investors previously shut out of this exclusive space to the ever-growing number of crypto-wallet holders seeking to balance their portfolios with stable asset-backed tokens.

FracProperty's platform leverages on the combination of disruptive technologies - AI, big data and blockchain - to analyse the property market for exceptional investment opportunities, beating the market with privileged insights in a way that conventional analysis will never match.

Our approach is two-pronged:

1. Offer a platform for asset owners to unlock liquidity for their illiquid assets via fractionalization and tokenization; and
2. Allow a wider pool of investors the opportunity to participate in this asset class in a simple, affordable, secure, regulated, and liquid manner.

FRACPROPERTY PRODUCT & SOLUTION

FracProperty is licensed and regulated by the Australian Securities and Investment Commission (ASIC). We operate under the jurisdiction of an internationally recognised regulator, and therefore, uphold a strict compliance to the rules and regulations established by ASIC and associated authorities .

Using blockchain technology, we harness the potential to digitize ownership of almost any asset and enable new mechanisms for democratizing access to real estate previously unavailable to the man on the street. Tokenization also enables owners to unlock liquidity by offering them in tradable units and making them easier to buy and sell. These asset-backed tokens bring with it full or fractional ownership and all accompanying rights onto the digital world. Additionally, the fractionalization and digitalization of the assets replaces the traditional paper-based workflows, manual data reconciliation across a slew of intermediaries, and the clearing and settlement processes that can take months to complete.

In its place will be highly efficient digital processes, streamlining the investing process while enforcing all relevant regulations automatically. Gone will be the inefficiencies that make real estate transactions a challenge, and which often force owners to either hold assets for years beyond their desired duration or sell them at steep discounts.

For investors, tokenizing assets into bite-size pieces enables the “silent majority” to finally be able to participate in this once illiquid asset class. A token buyer gets ownership of a part of a property instead of the whole lot, and that ownership will be registered in an immutable digital ledger. Investors can trade any number of tokens either on a secondary market since the tokens are designed to be secure and instantly transferable, and can be programmed with a range of built-in functionalities.

At the same time, token investors can participate in the yield generated by the asset. A dividend distribution schedule can be created within the smart contract to pay out returns on the investment automatically. Digitization of the process eliminates the need for manual administration and reduces overhead, as well as remove uncertainties about payouts and control by a centralized authority. For both investors and asset owners, digital securities present a tremendous opportunity to unlock liquidity via an efficient secondary market.

By streamlining the exchange of these traditionally illiquid assets, digital securities offer:

Broader investing opportunities.

Accredited and non-accredited investors can now access an array of digital securities instantly through online trading platforms, allowing them to participate in private investment opportunities that have traditionally only been available to a select few. Fractional ownership also makes it easier to diversify across a variety of assets, enabling investors to customize their portfolios according to their risk profiles. For asset owners, the digital format enables them to reach a much wider base of global investors to raise capital.

The potential for higher valuations

The inherent cost of illiquidity makes it challenging for owners to ask for a fair market price in trying times. By dividing assets up into tradable securities and making them more affordable, the buy/sell process is simplified and investors are more likely to pay a reasonable price for the asset. Tokenization enables the owners to secure higher pricing for their assets, instead of taking large markdowns if sold en bloc. Issuers also avoid the opportunity costs of capital being tied up or assets remaining unsold.

Security via blockchain immutability

The immutable feature of blockchain ensures that every stakeholder and investor can easily prove their ownership through the digital history of transactions, significantly reducing the chance of fraud compared to the traditional paper trails. Immutability transforms the auditing process into a quick, efficient, and cost-effective procedure, and bring more trust and integrity to the data businesses use and share every day.

Lower trading costs

Programmability of the digital assets allows automation, improves transactions, and share management. Terms and conditions of any contract can be coded and constructed for execution on smart contracts, which help establish automated events when certain conditions have been met. By eliminating middlemen and manual processes, digitalization reduces the time and costs typically involved in the traditional transaction process. \

Improved liquidity

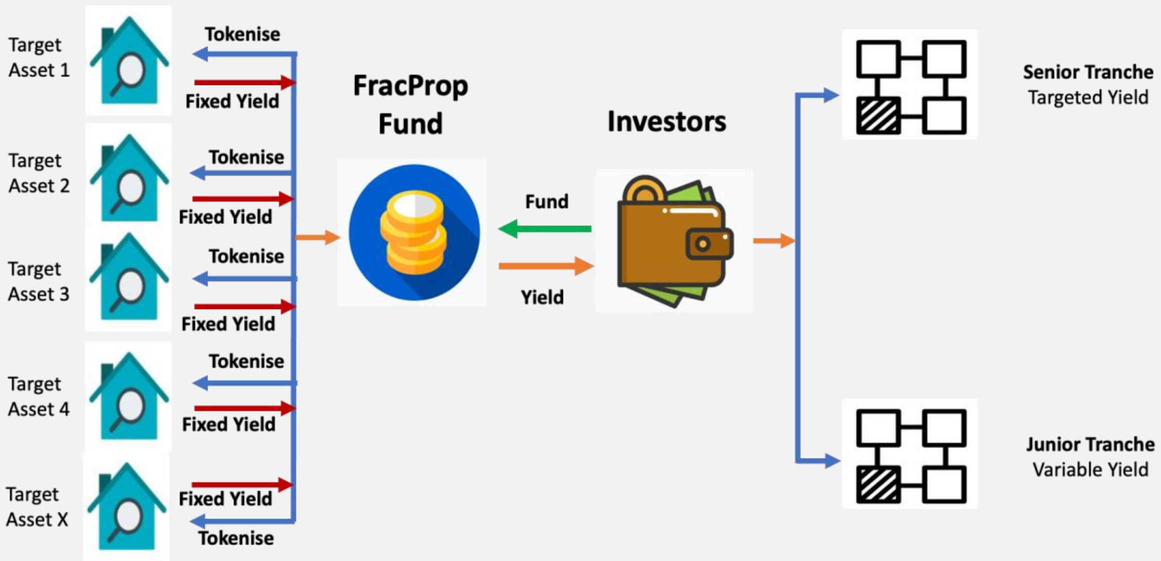
Tokenization increases opportunities for affordable fractional ownership. The highly divisible feature of tokens means that investors can purchase tokens that represent small percentages of the underlying assets, allowing for a significant reduction of minimum investment amounts. Access to a broader investor base inherently increases the liquidity of the assets. Investors benefit from having more exit options and flexible holding timelines while sellers gain from the "liquidity premium", both of which enhance the value of the underlying asset.

An important requisite for most investors is an existing liquid secondary market that allows them to have an exit option. Tokenization also makes it possible for the assets to be traded and tracked on secondary exchanges, where the investors will not have to rely on the issuing companies as the sole liquidity provider. As the assets can be fractionalized and replicated in digital form, the transactions for the tokens can be executed at significantly lower costs, with no minimum investment, and without any time or geographical restrictions or limitations. FracProperty's platform aims to provide the marketplace for primary sales and secondary trading of tokenized assets. Logically, a liquid secondary market plays an important role for the ecosystem as it provides an essential exit option for investors. This will be in marked contrast to traditional real estate investment funds that lock up capital for years.

FRACPROPERTY REAL ESTATE FUND STRUCTURE

The FracProperty Real Estate Token fund will consist of a pool of liquidity that will be deployed to professionally selected high yielding assets. FracProperty Real Estate Tokens derive yield from scheduled income from the assets in the pool. Targeted assets would include properties that are currently occupied by reputable tenants and have long leases, thereby ensuring consistency in returns. FracProperty also aims to on-board properties that are offered at prices lower than fair market value, which have greater potential of high capital appreciation going forward.

Participation in FracProperty Real Estate Tokens can be via two different tranches that cater to distinct risk appetites. The Senior Tranche yields a targeted return with a lower risk profile, while the Junior Tranche earns a projected higher return but entails a higher risk profile. Investors in the Senior tranche have the first entitlement to the scheduled distributions, with the surplus income allocated to the Junior tranche holders. Senior tranche holders will receive returns as long as the distributions are sufficient to cover their proportionate holdings. Under exceptional circumstances, however, there may be no distributions to the Junior tranche if income is insufficient to meet the targeted returns for the Senior tranche.



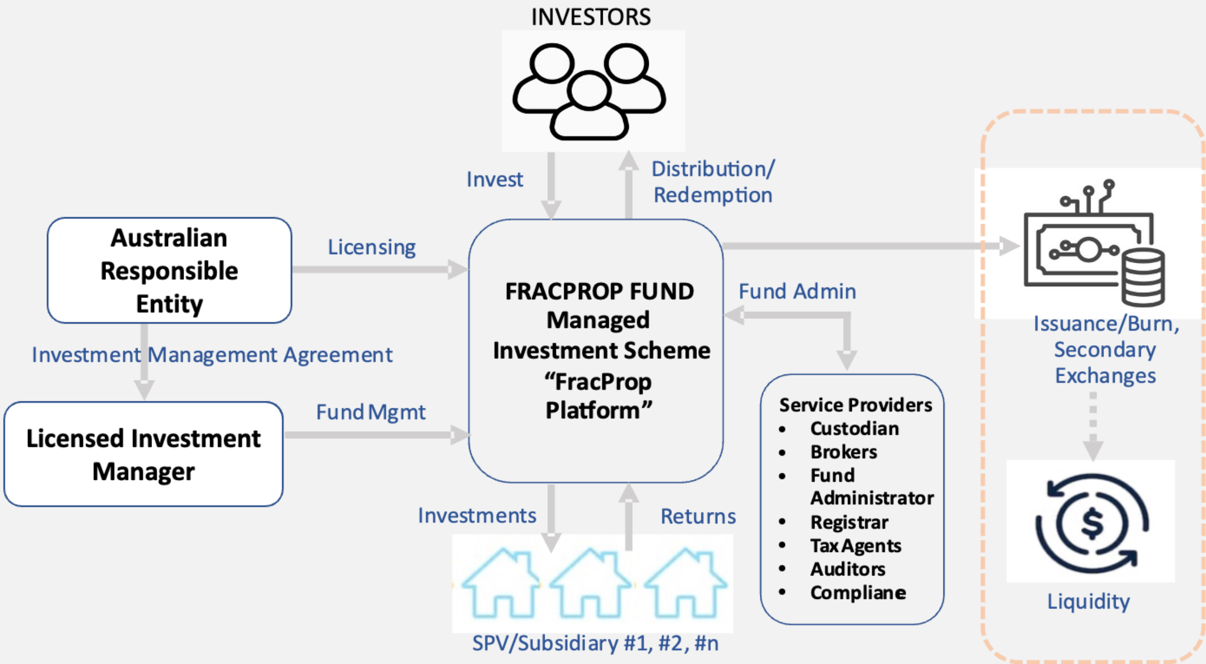
The FracProperty fund will be structured as an open-ended fund with a diversified portfolio of real estate assets, and issue security tokens corresponding to the size of the assets within the pool. The fund as an investment vehicle allows for ongoing new contributions and withdrawals from investors of the pool. Projects and investments of the fund, either as individual assets or pooled, can be set up as respective Special Purpose Vehicles (SPVs) and/or as limited companies with variable capital. This structure enables the fund to legally isolate the risks of each project, and shield it against default in the event any one of the projects fail. The FracProperty fund will have no closing at a pre-determined size (hence “open-end”), and no defined investment horizon or “vintage.”

FracProperty issues shares of the fund in the form of digitized tokens to investors. There is no change to the asset itself, but rather the way that ownership of the asset is recorded and managed (i.e., in digital units). Tokenizing provides the benefit of “locking in the capital without locking in the investors". The divisible nature of the tokens place them within reach of a much broader market. The expanded reach creates more depth in the market and is expected to be accompanied by an increase in the liquidity premium of the assets.

The FracProperty tokens are permissioned BEP-20 smart contracts that can represent ownership of securities. It is compatible with all existing wallets and exchanges that support the BEP-20 token standard. The tokens can be on-boarded to secondary digital exchanges and be freely traded 24/7 unrestricted by border or time zones!

FracProperty's **Real Estate Tokens** are backed by real assets, and thus represent a more secure investment alternative than ICOs which have been subject to numerous fraudulent schemes. Our platform combine the technology of blockchain with the prerequisites of regulated securities markets to support the integrity, transparency and liquidity of assets.

Net asset value (NAV) of the tokens will be calculated at regular (e.g., quarterly) intervals to coincide with the fund's redemption windows. This NAV is, in essence, the fund's share price and captures any capital gains of the fund, minus the management and performance fees charged.



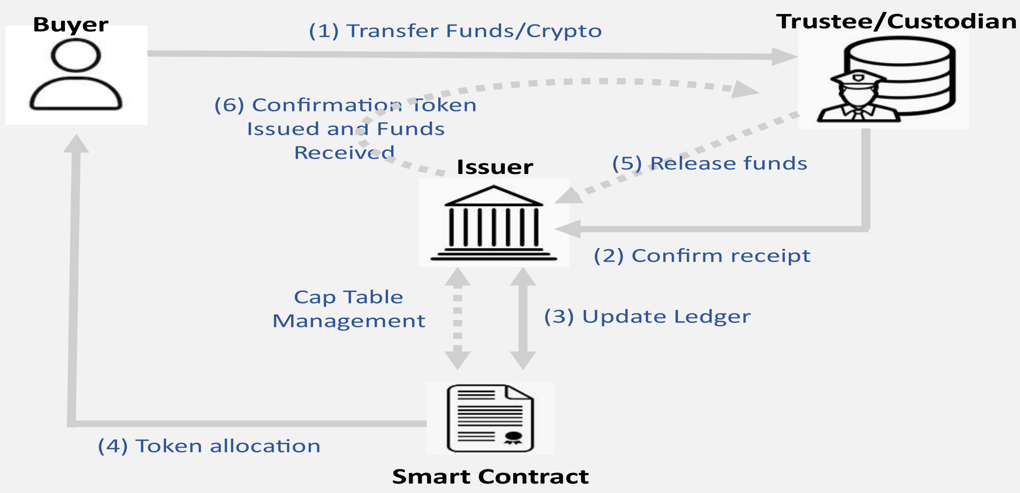
Issuance, Transfer, and Redemption of Tokens

The total amount of tokens outstanding will correspond with the exact value of the underlying assets. Similarly, each token must represent the exact fractional value of the assets. Tokens are minted/issued when there is an equivalent amount of assets added into the pool. FracProperty ensures the funds backing the tokens are redeemable according to the terms of service communicated to users, either on the basis of bilateral contracts or via rules that are imputed into the smart contract and are publicly auditable by the users.

Issuance of Tokens

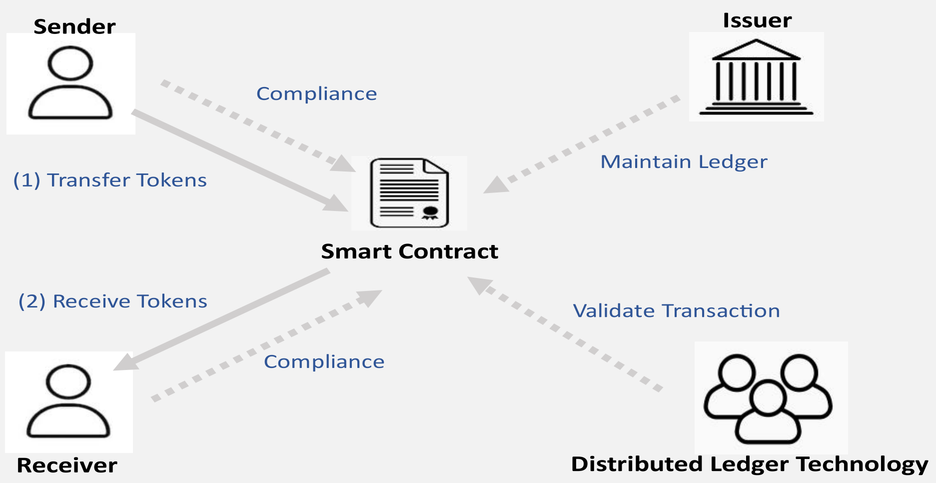
The issuance process of the asset token begins with a buyer transferring funds to the account of the issuer opened with a custodian who shall keep them safe. Upon confirmation that the funds have been received by its trustee/custodian, the issuer allocates an equivalent amount of tokenised funds through the smart contract it maintains. The tokens will be transferred to the buyer's specified crypto-wallet, upon which the trustee/custodian will release the equivalent fund to the issuer once confirmation of the transfer is received.

The issuer is directly accountable for the maintenance of the fund's capital table and issuance/redemption of tokenised funds. The responsibility to modify the number of units issued (the "notary" function) is not shared with the network of users as happens when distributed ledger technology (DLT) is used to record crypto-assets.



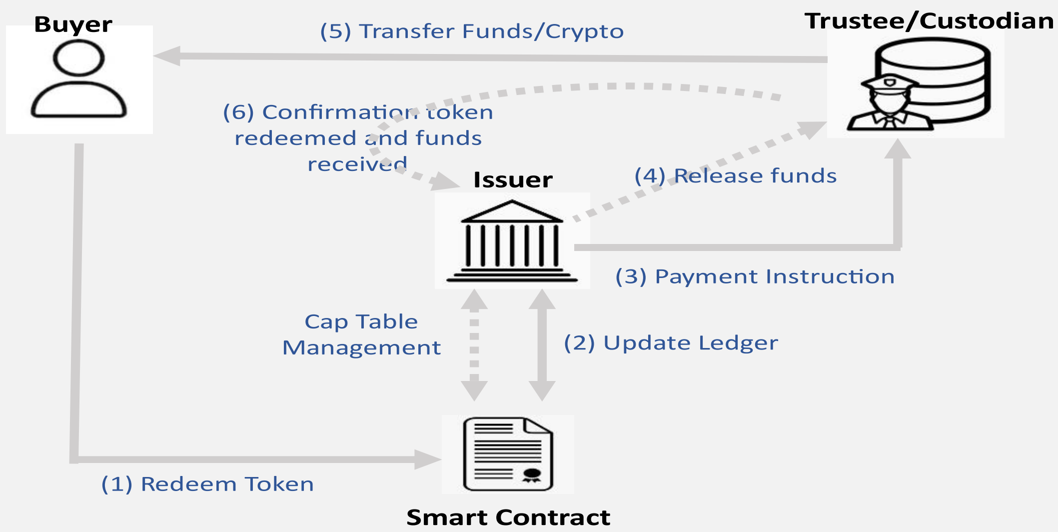
Transfer of Tokens

The transfer of the tokens follow the standard distributed ledger technology (DLT) approach, in which transactions and their details are recorded in multiple places at the same time. Unlike traditional databases, distributed ledgers have no central data store or administration functionality. The sender of the tokens instructs the smart contract to initiate the transfer to a receiving user, and network participants verify that the transfer is in line with the rules of the initiative and validate the transfer.



__Redemption of Tokens__

The process of token redemption works in reverse of the issuance. Once holders decide to redeem tokens, they may send the tokens to the dedicated network address specified by the issuer. The issuer will then withdraw these redeemed tokens from circulation to maintain the redeemability of circulating units for the funds backing them. Once these units are redeemed, the custodian is instructed to transfer an equivalent amount of funds back to the user. Redemption of tokens will be on scheduled intervals, and are guided by terms and conditions related to percentages, monetary amounts and time frames of funds redeemable at any one time.



The smart contract will enforce the pre-determined conditions of the agreement embedded in the code and managed by the blockchain. If and when the predefined rules are met, the agreement is automatically enforced. These include income distribution, shareholder rights, governance voting, as well as facilitate the settlement of token transfers. Every transaction throughout the life of the security token will be recorded immutably on the blockchain.

FRACPROPERTY EXCHANGE

Tokenization holds tremendous potential, particularly as almost any illiquid asset can be reproduced in digital form so that transactions can be executed at low cost, with no minimum investments, from anywhere in the world and with 24/7 market access. For these benefits to fully unfold, a liquid secondary market must exist. The role of the secondary market is to build the linkages between the traditional and digital asset worlds — providing the support infrastructure and services that make it possible for investors to embrace tokenization with confidence.

FracProperty is committed to provide liquidity of its real estate tokens through such a secondary marketplace, which would comply with traditional regulated public exchange processes but have the benefits of the computer programmability features of smart contracts. Compliance processes, ownership restrictions, contractual terms and conditions would be automatically implemented and embedded via a distributed ledger technology that maintain a shared source of immutable information. The application of blockchain technology significantly simplifies the complexities of custody, clearing and trading.

The function of the exchange will be twofold. One, to provide a platform with price discovery that will encourage owners to list their illiquid assets to reach new investors. A single property represented by tokens can be owned by thousands of investors. It also allows asset owners to overcome the limits of a narrow community, and be able to reach investors from all around the world. And second, to benefit retail investors by giving them access to closely held assets that have primarily benefited sophisticated institutions and accredited investors previously. The FracProperty Exchange marketplace not only permit asset owners and projects to raise capital through a more efficient platform compared to traditional alternatives, it will also create more liquidity for investors.

The secondary exchange will facilitate the trading of tokens through a transparent and regulated platform, where investors can sell their tokens into other assets or fiat money through instantaneous transactions. The entire process would be streamlined to boost liquidity, and to substantially reduce exit barriers and time. In comparison to traditional real estate that can take significant amounts of time and effort to be sold, real estate tokens can be liquidated in a matter of seconds.

FracProperty envisions a vibrant marketplace for security tokens to be the next progression in finance as it would be technologically more efficient, safe and transparent. From private individuals investing smaller amounts to professional investors or institutions managing funds on a far larger scale, all participants will benefit from this trusted investment ecosystem — with regulated exchanges, professional custody providers, and operations in jurisdictions with legal certainty.

FRACPROPERTY NATIVE TOKENS (FRACs)

FracProperty aims to create its own ecosystem through the strategic use of the native FRAC reward tokens; an innovative utility token with a wide ranging and ever-growing number of practical use cases. The goal is to maximize the growth possibility of FRAC value through utilization of the reward tokens in real life, and to ensure the users of FRAC and stakeholders benefit from its use. Holders will be able to utilize these FRAC tokens for multiple utilities on the FracProperty platform, including, but not limited to:

- Redemption for asset-backed tokens
- Swift transfer of rental income
- Purchase of digital assets, NFTs on approved partner projects (e.g., PriMetaProp)
- Preferred rates for owners on-boarding assets onto the platform
- Entitlement to potential airdrops
- Eligibility in FracProperty Affiliate Program

FRAC tokens are structured as “stablecoins” denominated in Australian Dollars, and pegged to an equivalent value of an underlying real asset to reduce volatility compared to unpegged cryptocurrencies. It can be traded, utilized as a medium of exchange, and used as a store of value. These tokens are also stabilized by assets that are not correlated to the cryptocurrency space, which make them unlikely to drop below the value of the underlying physical asset.

Placing the FRAC tokens directly into the hands of a large base of users and applications promote the expansion of the native ecosystem, which supports the continuous upgrade of the. All the business rules and pre-defined functions of FRAC Reward Tokens are written in the smart contract, such as: total supply of FRAC, name and symbol of the token, functions of setting up initial admin address, and transferring administrative privilege to other addresses.

FRACs will subsequently be used to stake in the system. As a BEP-20 token, FRACs are designed and solely used on the Binance platform. BEP-20 is used for all smart contracts on the Binance blockchain for token implementation and provides a list of rules that all Binance-based tokens must follow. By using the BEP-20 standard, FRACs will be tradeable on any exchange and storable on any wallet. Users will be able to view all transactions that have occurred, ensuring transparency with the fund and the users of the FracProperty platform. Binance smart contracts will also enable lock-down automation of FRACs.

An Australian registered and certified accounting services firm will issue verifications on a scheduled basis on the asset reserves that back the FRAC tokens in circulation.

TOKEN TECHNICAL SECTION

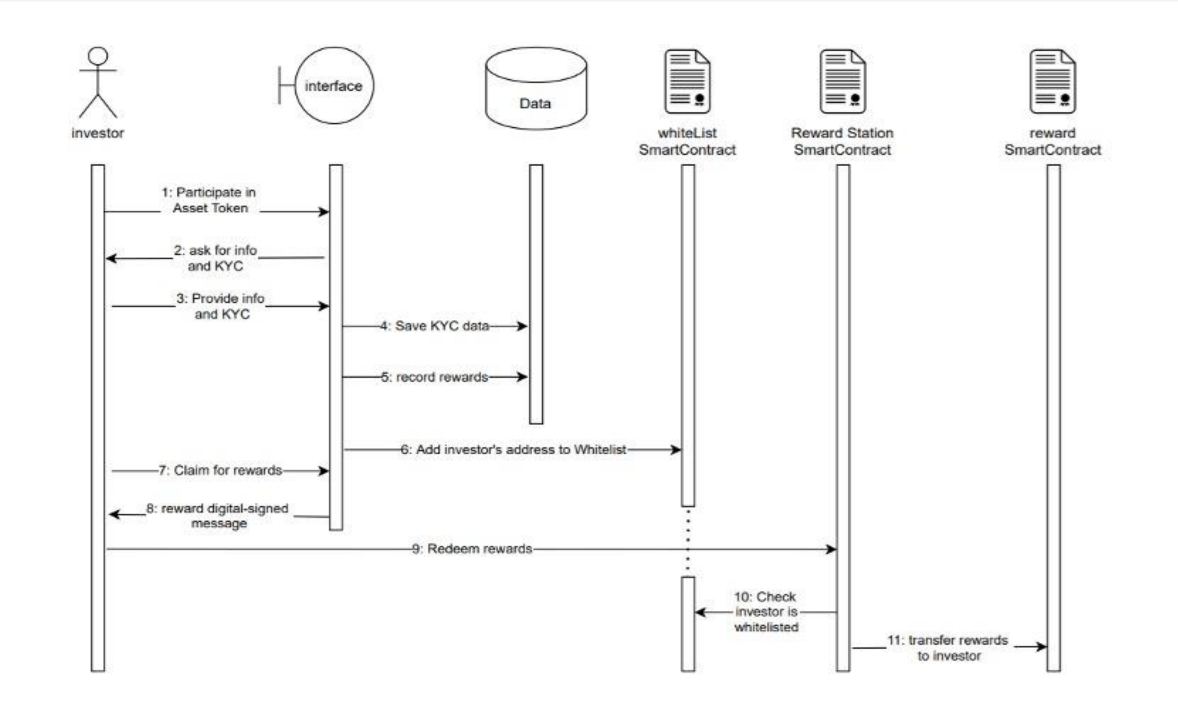
Smart Contact Technical Design

A "smart contract" is simply a program that runs on the Binance blockchain. It's a collection of code and data that reside at a specific address on the Binance blockchain. This means they have a balance, and they can send transactions over the network. However, they're not controlled by a user. Instead, they are deployed to the network and run as programmed. User accounts can then interact with a smart contract by submitting transactions that execute a function defined on the smart contract. Smart contracts can define rules, like a regular contract, and automatically enforce them via the code.

FracProperty token architecture is designed for security, regulation and long term maintainability. The application of ZeppelinOS proxy pattern provide a permanent smart contract address for users to interact with, while allowing FracProperty to optimise and upgrade business rules without the need for user to adopt to a newer version of token and resulting business disruptions.

Security tokens issued by FracProperty platform will be BEP-20 tokens on the Binance smart chain network. BEP-20 tokens are the preferred option given its comparatively low gas transaction fees, as well as added accessibility to multiple exchanges for investors and exchanges.

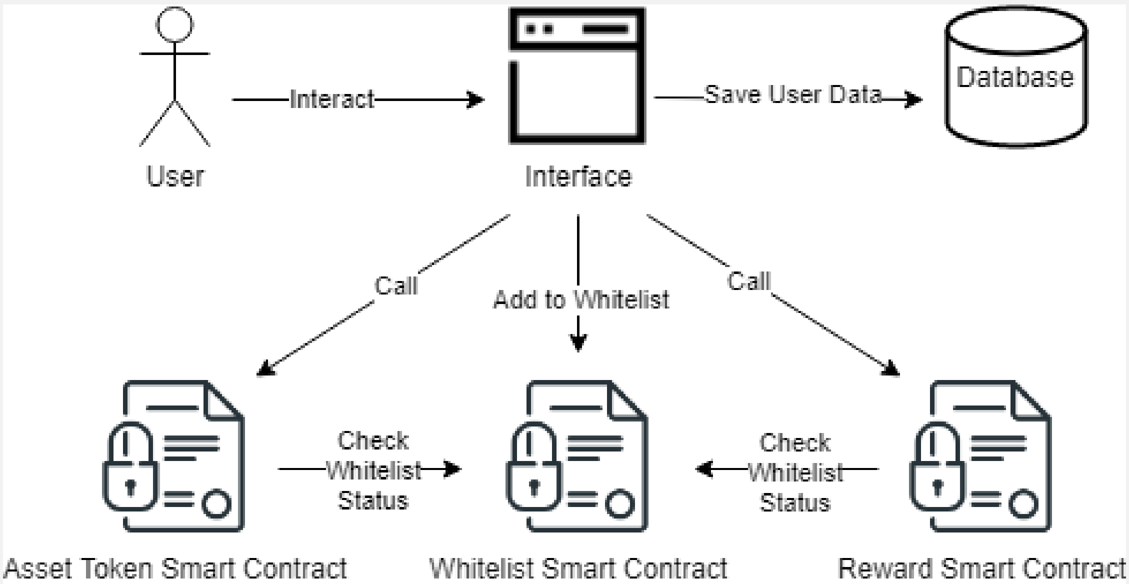
FracProperty token includes three types of smart contracts: the **proxy contract**, the **token implementation** and **externally-managed storage smart contracts** for providing blacklist and whitelist options. An overview of this architecture, and the core smart contract components, is as the diagrams below:



Proxy contract consists of an upgradeable implementation contract and a permanent proxy contract that delegates calls to the current implementation. The token proxy is the public interface and provides the permanent address of the smart contract on the network. It also holds all storage, including balances, allowances, mappings of accounts to assigned operational roles, etc. All transactions are delegated to the current implementation smart contract.

The **implementation contract** includes all of the code containing the implementation logic , such as BEP-20 transfer functionality and token minting and burning functionality. The implementation also queries the referenced blacklist and whitelist contracts.

The **blacklist and whitelist contracts** each have their own implementation contracts and a permanent proxy contract that delegates calls to the current implementation. The blacklist and whitelist smart contracts maintain a list of Binance addresses. FracProperty adds and removes addresses from these lists as required, and the smart contracts expose the interface for querying whether an account is on the list to external smart contracts such as the token implementation smart contract. The FracProperty contract architecture separates the blacklist and whitelist into individual smart contracts with their own storage to provide maximum flexibility. The registry of marked addresses can be shared with future releases of different real estate assets across the Asia Pacific region.



When users interact with the platform and perform transactions such as buying asset token (tREITs) or claiming reward token (FRAC), the system will always check against their whitelist status. To be whitelisted in the smart contract, users must complete their verification process in the know-your-customer (KYC) system by submitting their details and identity documents. Every user can only have one wallet address whitelisted at the time when their KYC have been approved. This requirement is to ensure the entire process is compliant with the KYC & AML/ATF regulations, and to preclude the use of multiple anonymous wallets.

Blacklists and Whitelists Contract

This contract is simply a storage contract to store a list of blacklist and whitelist of users' Binance addresses. When any transaction needs to be executed between users and the asset token contract, the token contract will call this contract's functions to check if the user's address is whitelisted. The whitelist is used to store user's addresses that have been approved on their KYC application. The blacklist is used to restrict smart contract functionality for addresses that have not fulfilled the necessary requirements of disclosure or have been requested by regulators or law enforcement agencies to be frozen. FracProperty holds the final rights to add and remove addresses from these lists.

FRACPROPERTY Tokenized REIT Token Contracts (tREITs)

FracProperty Tokenized REIT Contracts (tREITs) are smart contracts that represent the assets within the pool. These contracts will collectively represent all the asset, total supply of the tokens (depending on the valuation of the assets and how many pieces of fractions we divide the asset into), as well as basic functions of transferring token to other wallet addresses. Each time the users or investors interact with the smart contract, such as buying a token on the FracProperty platform, the application will call the functions from the contract. This process will send the token to the investor wallet address, and in return, will store the amount paid by the investor when all the pre-determined conditions are met.

SMART CONTRACT SECURITY

Secure Code

OpenZeppelin

The smart contract code has been developed using robust, battle-tested open source libraries such as OpenZeppelin and ZeppelinOS.10.

Smart Contract Audit

Our smart contracts are audited by Certik – a pioneer in blockchain security, utilizing best-in-class AI technology to secure and monitor blockchain protocols and smart contracts. The report of this review can be found on FracProperty's website (www.fracproperty.com) or Certik's website. See https://www.certik.com/projects/frac-property

Smart Contract Key Management

Functions on the smart contract can only be invoked by owners' addresses (keys) that have been assigned specific roles. Each key is owned and operated by a principal, which can be a human or a system process. In addition, we're using multi-signature keys to mitigate the key person risk. Multi-sig wallets are cryptocurrency wallets that require two or more private keys to sign and send a transaction. The storage method requires multiple cryptographic signatures (a private key's unique fingerprint) to access the wallet.

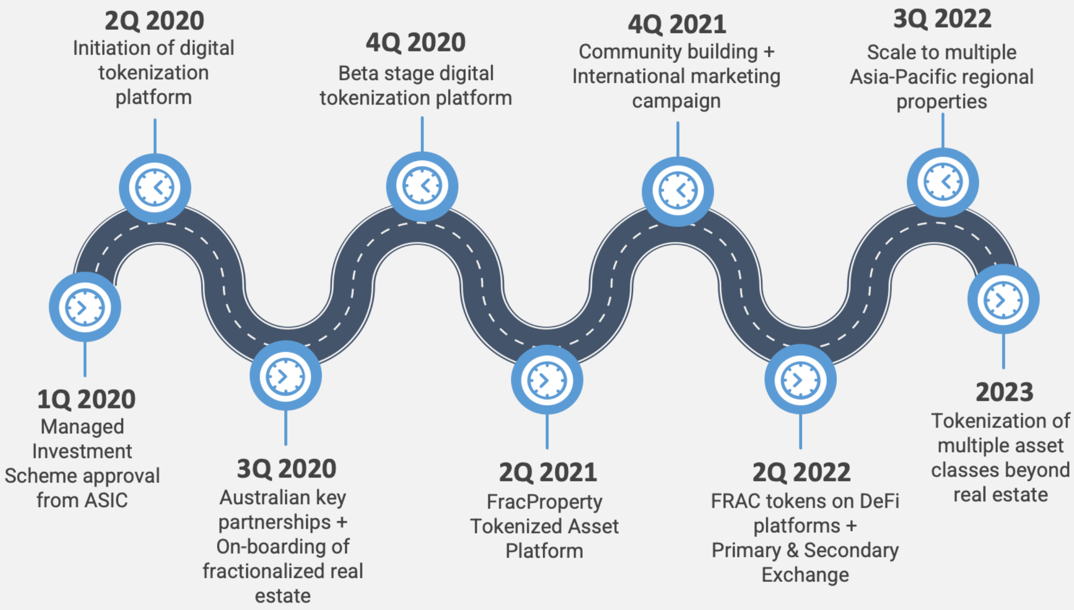
Multiple Operatorship

High-value transactions and high-risk operational actions such as limit increases require multiple operators (keys) to authorize the operation.

Secure Key Storage

Human operated keys are stored offline in tamper-resistant security tokens. System process operated keys are stored online in encrypted keystores, with system permissions that restrict the usage of the key to only specific processes.

ROADMAP



ABOUT THE BUSINESS

FracProperty operates Asia Pacific's pioneering fractional property marketplace which is designed to unlock real estate into liquid assets, opening up opportunities for investors to participate in high-yield, Below Market Value (BMV) properties ownership, via regulated asset-backed digital tokens. We are primed to deliver the #1 marketplace for digital asset-backed assets in the Asia Pacific region. Our platform is supported by a rigorous and robust infrastructure, best-in-class technology and the backing of an advanced and innovative regulatory framework in Australia.

FracProperty's platform is designed to answer the most problematic issues faced by Real Estate Investors, which is the lack of access to high yield and investible properties. FracProperty's proprietary Artificial Intelligence (AI) platform analyses the regional property market for exceptional investment opportunities, beating the market with privileged insights of below market value properties in a way that human analysis will never match. The algorithm is the core Intellectual Property of FracProperty , developed by a team of in-house researchers headed by an Oxford-trained Data Scientist.

FracProperty's business model involves fractionalizing high yield properties in the region and offering the tokens on our platform. FracProperty will, if not administered internally, assign management of the operations of these assets to the respective owners or designated professional managers. Our operations are similar to a Real Estate Investment Trust (REIT), but our technological innovations give us the advantages of a secure blockchain platform. Asset-backed security tokens gives investors full control and flexibility in managing their real estate portfolios. It also unlocks potential liquidity and automatically enforces compliant transfers between buyers and sellers around the world.

The company's fractionalization platform is licensed with **Australian Securities and Investments Commission (ASIC)**. This AAA credit-rating licensing jurisdiction boasts a matured regulatory framework that enables this business model to thrive. Our proprietary platform is specifically designed to offer investment-grade properties in digital tokens, enabling investors multiple options to maximize their asset allocation decisions. Along with the secondary marketplace, we will be able to offer FracProperty tokens to the retail, accredited and institutional markets.

Our team has the expertise and experience to ensure the effective execution of the business model. The team members have a unique combination of experienced Asset Management Fund Manager, Property Investment Experts, Best Seller Property Investment Influencers, Data Scientists, Blockchain and Artificial Intelligence Developers in Australia, Singapore, Malaysia, Hong Kong and Shanghai.