



The **interoperable protocol** clusters that enable a **new world** of **open financial applications**.

Initial Convertible Token Offerings

The letters "FNX" in a bold, white, sans-serif font, centered within a glowing white circular ring that has a blue and purple gradient glow around it. The background of the entire slide is a dark blue with a network of glowing blue lines and nodes, and several translucent, glowing purple and blue coins or tokens scattered across the scene.

FNX

FinNexus Telegram
<https://t.me/FinNexusOfficial>



One of the goals of FinNexus is to provide the blockchain world with more assets with real value, and we will follow this principle in the economic design and distribution model of our own tokens. We intend to introduce a new token issuance model referred to as Initial Convertible Token Offering, or ICTO.

Two different tokens in ICTO:

- **FNX** – FinNexus
- **UM1S** – UM Asset Backed Token Phase 1 Senior Tranche

The significance of each token:

- **FNX:** The token grants the holder the right to convert the FNX to a fixed short-term return asset in the form of the UM1S, otherwise the token will lose its right of conversion at the end of the period and remain as FNX permanently. After expiration of the conversion period, the FNX token will function as the utility token for the FinNexus protocol suite. (The conversion period will be announced prior to the ICTO on FinNexus.io)
- **UM1S:** The token will have an annualized return of over 10% paid in USDT. UM1S's returns are based on a reliable, profitable and real-world asset.

Token durations:

- **FNX:** The holders of FNX have the right to convert into UM1S within the conversion period. If the holders make the conversion, the corresponding FNX will be burned. At the end of the conversion period FNX will lose the right of conversion to UM1S and will remain as FNX permanently.
- **UM1S:** Duration is from the time of conversion from FNX to UM1S until the end of the conversion period.
- The conversion period is 90 days.

Interest rate and interest period of UM1S:

- UM1S is a token that offers a fixed rate of return, payable in USDT, with an annualized interest rate of around 10%.
- Holders of UM1S will be entitled to a fixed rate of return starting from the date of the conversion (not including), and extending until the last day (including) of the UM1S duration.
- The earlier the holder of FNX makes the conversion into UM1S, the higher the returns will be for UM1S.

Time of Conversion	T to T+4	T+5 to T+9	T+10 to T+19	T+20 to T+29	T+30 to T+39	T+40 to T+49	T+50 to T+59	T+60 to T+69	T+70 to T+79	T+80 to T+89
the UM1S token APR	12.00%	11.50%	11.00%	10.50%	10.00%	9.50%	9.00%	8.50%	8.00%	0.00%

Note: T is the first day of conversion period. After conversion, the interest is accrued from T+1

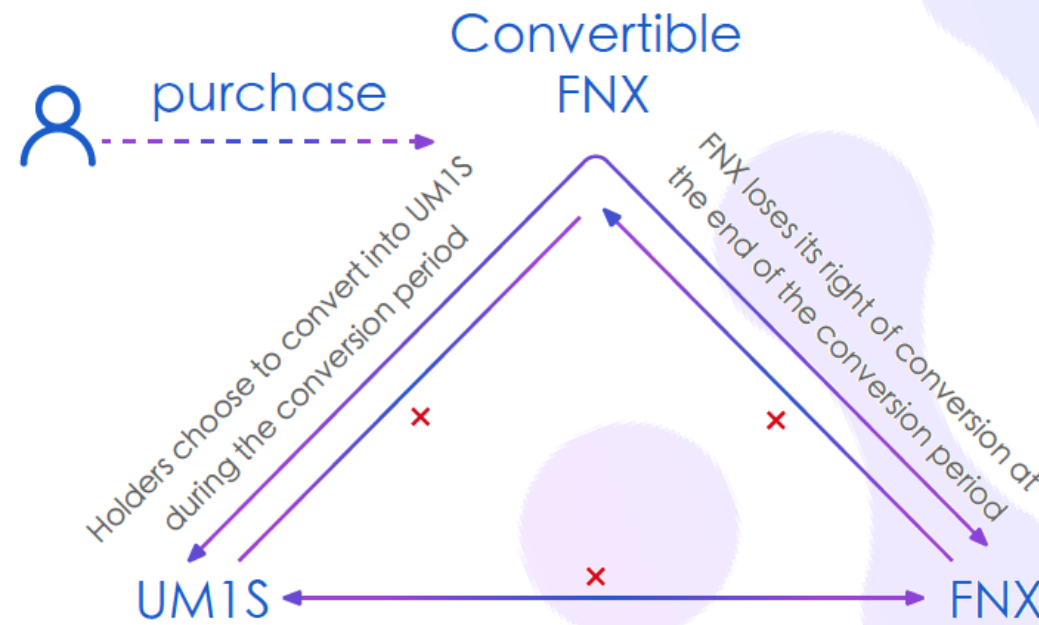
For example, if one makes the conversion of 200 FNX to 20 UM1S on the 19th day of the conversion period, the interest will be accrued from the 20th day. Therefore, the actual number of days of the interest period is 70 days (90–20). The rate will be 11%. Hence the interest payable will be calculated as:
 The interest of UM1S payable = $20\text{USDT} * 70/365 * 11\%$

Quantities & Limits:

- **FNX:** Quantity is determined by the final issuance amount. The upper limit is 44,000,000. The offering of FNX is priced in USDT with 1 FNX equaling 0.1 USDT. If the holders of FNX choose not to make the conversion by the end of the conversion period, or the conversion quantity reaches the upper conversion threshold, the remaining FNX will lose its right of conversion to UM1S. Therefore, the quantity of FNX will be determined at the end of the conversion period.
- **UM1S:** Quantity is determined by the number of converted FNX. Since the face value of UM1S is one USDT, the conversion ratio will be 10 FNX to 1 UM1S. The upper limit of the conversion into UM1S is 80% of the total issuance of FNX. The conversion is made chronologically. FNX exceeding the upper limit cannot be converted to UM1S.

Conversion Rules

- FNX:** FNX can be converted to UM1S at the will of holders at any time during the conversion period within the upper conversion limit. FNX will automatically lose its right of conversion if no such conversion is made by the end of the conversion period.
- UM1S:** UM1S is converted from FNX at the will of holders of FNX during the conversion period. The conversion is not reversible. The conversion rate is 10 FNX to 1 UM1S. The upper limit of the conversion into UM1S is 80% of the total issuance of FNX. The conversion is made chronologically. FNX exceeding the upper limit will no longer be eligible for conversion.



Special Note:

The above issuance rules may be adjusted before the final release, subject to the final ICTO rules published by FinNexus. We will limit the participation of users in countries and territories that are explicitly prohibited by law from participating in the token issuance. All products have different risks, and individuals may choose whether or not to participate based on their own rigorous evaluation of our published information. All innovation needs constant improvement, and we invite all users interested in the ICTO to join in the community discussion.