

SAINT VINCENT CAPITAL LTD.

Developing a World-Class Blockchain
Digital Platforms Network



SAINT VINCENT
CAPITAL LTD.

White Paper
December 2021

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This whitepaper is a constant subjected glossary for the reviews and changes.

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EXECUTIVE SUMMARY

Saint Vincent Capital LTD is a global company in the field of financial technology (Fintech). SVC is powered by Blockchain based ecosystem and services designed for various economies. Our ecosystem is supported by REC Token, a technology product which unlocks the potential of Fintech solutions. REC Token is part of the ecosystem of the Decentralized Applications (DApps) and the Applications (Apps). Rec Token uses digital services that are secure, transparent and revolutionary. Rec Token is an exclusive technology product of Saint Vincent Capital LTD

Rec Token product holders are by default the shareholders holding the equivalent shares. Shareholders must comply with the rules and regulations given by SVC. Shareholders will enjoy the benefits from the Rec Token developed technology products. SVC only uses digital currencies in ecosystem and business' finance, in order to maximize convenience, safety, transparency and security.

Our founders' further mission is to promote REC digital technology product transformation programs to open the horizon of digital transformation, empower the entrepreneurs through educational programs, business incubation & investment programs, as well as the ambassador program and our ever growing community.

Founding shareholders of Saint Vincent Capital LTD are investors and international experts with many years of experience in the Fintech industry. SVC has developed the best business plan to help its brand to thrive worldwide. Furthermore, founding shareholders simplify digital transformation in Fintech solutions for developing economies.

BACKGROUND

- Blockchain Impact on Market
- Fintech Revolution
- Opportunities & Challenges
- FinTech & Traditional Financial Institutions: Competition & Cooperation
- FinTech & Regulation:



3.1. BLOCKCHAIN IMPACTS ON MARKET

The global blockchain technology market size is expected to reach USD 57,641.3 million by 2025, registering a CAGR of 69.4% from 2019 to 2025. Blockchain is the underlying technology that originated in the form of a public ledger to keep a track of all cryptocurrency transactions. The technology works as an electronic transaction-processing and record-keeping system. This allows various participants that are connected to the network, usually public, to track information through a secure network, thereby eliminating the need for any kind of third-party verification.

The market is expected to grow rapidly owing to numerous benefits that it provides, such as eradication of the requirement of a financial institution to validate transactions, reduce duplicative recordkeeping, eliminate reconciliation, minimize error rates, and facilitate faster settlement. With the use of this technology, the databases could become universal in nature, thereby allowing multiple institutions to use it at the same time to bring various different systems closer together and help increase the efficiency.

The increasing demand for this technology across financial services, consumer or industrial products, technology, media & telecom, healthcare, transportation, and public sector is largely responsible for driving the market toward growth. The major drivers include the growing interest of the BFSI (Banking, Financial Services and Insurance) sector and increasing merchants accepting cryptocurrencies among others. The probable opportunity of this technology further includes the instant settlement of various financial transactions and achieving optimized settlement options for the netting and clearing process.

3.2. FINTECH REVOLUTION

The spread of innovative financial technologies (fintech) has been progressing rapidly over recent years, introducing opportunities for developing countries. Fintech could potentially allow developing countries to alleviate the impact of structural impediments and persistent challenges, such as geographic remoteness and dispersion, small scale, limited infrastructure, and fragile correspondent banking relationships. Fintech solutions can complement existing efforts to promote financial inclusion, enhance financial sector development, and increase inclusive growth potential, thereby reducing poverty. There are major four areas to identify that can support such level of countries' efforts to expand financial inclusion, including innovative payment systems, identification requirements, credit sharing information, and risk assessment and management. For a sustainable and successful adoption of technology-enabled financial inclusion solutions, it is important to work toward achieving the necessary preconditions. These include a robust general and information technology infrastructure, an enabling market environment, and a sound regulatory framework.

3.3. OPPORTUNITIES & CHALLENGES

Emerging innovation involving the use of technology for the provision of financial services, otherwise referred to as Financial Technology or "FinTech", is having a disruptive effect in the financial industry. While the application of technology in finance is not new, the rise of start-up FinTech companies has the potential to transform or reinvent global financial services in both developed and developing markets.

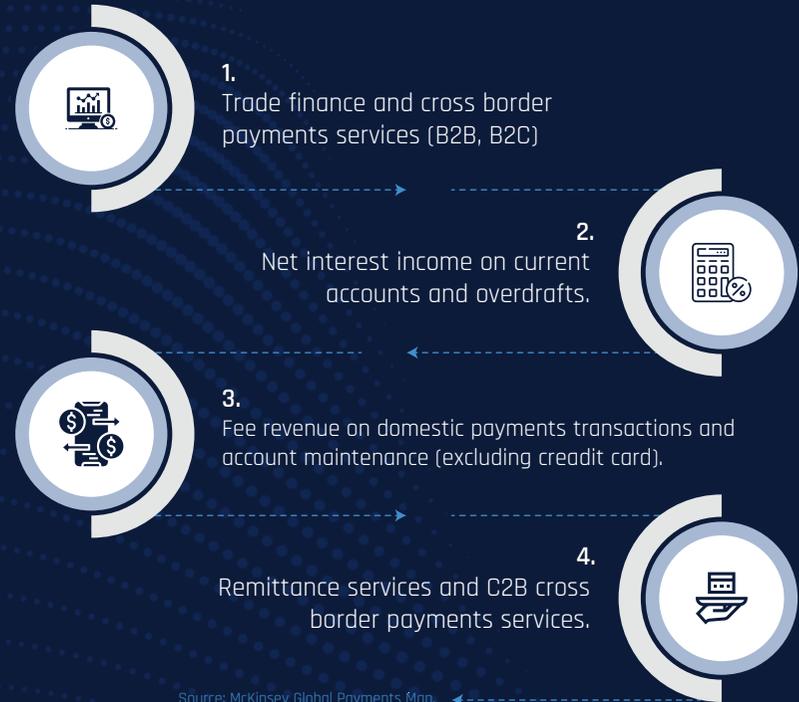
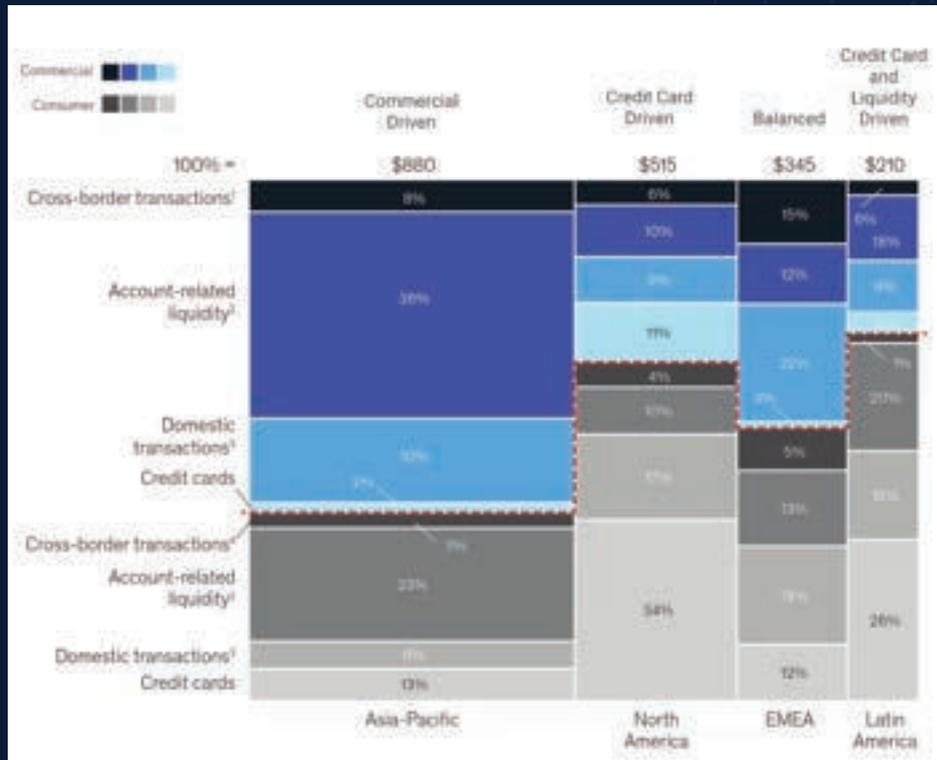
Digital disruption by FinTech companies has potential cross-cutting effects in a wide variety of financial services, including digital banking, consumer and small business financing, payments, insurance and pension provision, and investment management. Technology can have an impact on how financial markets work, and distributed ledger technologies have applications that go beyond virtual currencies and are innovating settlement, money transfers and legal transfer of rights in general. Financial innovation has or could have an impact on the business model, processes, product offering and distribution of the above sectors, forming a new competitive landscape while also triggering behavioral and cultural changes for services providers and consumers alike.

Although the level and pace of FinTech disruption differs across sectors, products and geographies, the main drivers of financial technology are similar across the board. These involve efficiency ("nimbleness" and speed, and often "cutting out the middle man"), simplicity, transparency, lower operating cost and scale effects. Efficiency gains by "cutting out the middle man" can typically be achieved by applying blockchain, or more generally, Distributed Ledger Technology (DLT), which allows transactions between two parties without direct involvement of a trusted third party. Applications of DLT range from payments and settlement to "smart" contracts, compliance and more.

In addition to technological penetration, public policy and regulation can influence the pace of disruption by FinTech. Policy makers may play a key role in unlocking the potential efficiency benefits of financial innovation, while seeking to safeguard a level playing field for market participants, consumer and investor confidence and trust, and overall resilience in the financial system. Policy and regulatory approaches may also need to evolve given the potential impact of technology on risks, information irregularities, and other market dynamics, which may require a rethinking of market failure analysis in the financial sector.

Continues to dominate the global payments revenue pool

Payments revenue, 2018, % (100% = \$ billion)



Source: McKinsey Global Payments Map.

3.4. FinTech & Traditional Financial Institutions: Competition & Cooperation

The rise of FinTech has potential to disrupt traditional banking and other financial services, as can already be observed as digital platforms, websites and cloud computing replace human-based services. But such FinTech developments are not only taking place outside the traditional banking sector; incumbent banks themselves have been pushing for automation of most of their services and client interactions with a view to improving efficiency and lowering the costs. Furthermore, many banks are investing in FinTech companies to benefit from cutting-edge technologies and possibly to generate bespoke FinTech solutions for their needs.

While FinTechs with their nimbler structure and innovations compete with traditional financial institutions and challenges their business models, there are also many avenues for collaboration between FinTech firms and incumbent institutions. The latter can offer FinTechs specific financial expertise, such as; risk assessment, evaluation and management – and scalability owing to their large customer bases. Banks, in turn, can make use of FinTech expertise. Furthermore, in some jurisdictions remuneration rules and bonus caps may make it difficult for traditional banks to attract and keep FinTech talent in-house. Likewise, banks that want to try out new technologies, solutions and business models may in some jurisdictions be constrained by an existing regulatory framework that does not allow low-risk and low-scale experimentation to take place under less stringent rules. This limits competition and may stifle innovation in financial services and may deprive consumers of enjoying certain improved value propositions from their trusted banks. Especially in such cases, banks and other traditional financial institutions can benefit from cooperation with independent FinTechs.

Within the \$230 billion cross - border payments market, there are four key sub-segments

Cross border payments flows and revenues,1 2018

Segment	Flows \$ trillion	Revenue margin ² , %	Revenue \$ billion	Description
C2C	0.5	5.4%	26	Overall market largely flat; revenues grow at <0.5% and volumes at ~3% in last 5 years Rise in digital money transfer operators; emergence of closed-loop entrants, eg. Facebook
C2B ¹	1.5	2.3%	37	C2B e-commerce revenue growing fastest at a CAGR of 23% (2013-18) Volumes growing at a rate of CAGR of 9%
B2C ¹	1.2	1.5%	18	Traditionally bank dominated—with new entrants enjoying 50+% growth offering end-to-end experiences (eg. PayPal, Hyperwallet)
B2B ¹	133	0.1%	149	Overall B2B growing 4% SMEs growing at 2-3 times the rate of large corporates – especially driven by emerging market SMEs.
	136	0.2%	231	

1. Only includes payments made on behalf of either corporate or retail clients.
2. Inclusive of fees, FX spread and floats.
3. "B" includes business and government.

Source: McKinsey Global Payments Map.

3.5). FINTECH & REGULATION

The regulatory environment and the issue of a level playing field are also important. On the one hand, banks would argue that regulation should be business-model neutral and platform neutral, in the sense that banks should neither be advantaged nor disadvantaged by regulation and the same should be true for FinTechs and other challengers. And as FinTechs and banks are part of the same ecosystem, for competition to be healthy, both incumbents and new players should be allowed to fully deploy their digital strategy on an equal footing. On the other hand, FinTechs would emphasize an appropriate degree of proportionality in regulation such as lighter requirements for smaller FinTechs with lower levels of risk.

From the FinTechs' point of view, an unlevelled playing field with stricter regulation for traditional banks could also have implications for venture capital investment in this space. Such a policy approach could reduce the range of exit strategy options for FinTech investors, as there would be less appetite for acquisitions from banks which would seem to be one of their more natural acquirers. This would also affect earlier stages of the cycle, as this could diminish the appetite for the creation of start-ups that specialize in solutions for the financial sector and reduce the interest of investors in such start-ups. Regulators may want to take such considerations into account when designing FinTech policies.

Words of mouth, policy makers need to balance the benefits of innovation with the need for financial stability and consumer protection. Innovators need to be able to contest markets, stimulate competition and enhance productivity. This is especially true in financial services where network effects can create natural monopolies, concentrate rents and render financial services expensive and exclusive. Hence, regulatory frameworks should encourage the introduction of new business models and technologies - and not stifle them at too early a stage. Regulation will play a key role especially as regards DLT (Distributed Ledger Technology) in fostering competition and creating trust. DLT will enable disintermediation, and achieve more competitive outcomes, by creating trust between two contracting parties directly, the need for a trusted intermediary and thus substantially lowering costs of transactions. Regulation can both help to establish DLT applications (for example with laws that create clear legal conditions that guarantee ownership of assets that are governed by the blockchain determination) or hurt their development (such as by requiring that settlement of transactions occur in a given way that excludes blockchain uses, or by limiting the use of other DLT-based applications).



In promoting global economic growth and connecting global financial markets.



SAINT VINCENT
CAPITAL LTD.

DISTRIBUTED LEDGER BLOCKCHAIN REAL-ESTATE

- Overview
- Global Market and the Solution
- How will SVC's Blockchain-based Digital Platform impact real estate funds and asset management?
- SVC's Blockchain solution impact alternative financing for real estate
- SVC's Blockchain solution impact property management
- SVC's Blockchain solution impact investor and tenant identity



4.1. OVERVIEW

Saint Vincent Capital LTD., is leveraging the real estate industry by integrating Hyperledger Fabric DLT's Blockchain based digital solutions to abridge, redefine and digitize traditional ways of industrial, public or private sectors and the corporate businesses. This digital platform is changing the rules of risk taking in the real estate industry with Blockchain Real-estate digital platform, and the Finexgm MT4 Forex trading, fully harmonized and automated with REC digital payment platform.

SVC diversification in economy-based consensus networks and DLT's Blockchain allows these all and many other economic sectors to smartly build and manage their own business infrastructures using these state of the art digital platforms.

Saint Vincent Capital LTD.'s distributed ledger backed technology is making the asset management easy for corporate sectors, property managers and owners. SVC's Blockchain real estate platform support property dealing at large scale with the ease of rental or ownership controls, payment processing, thoroughly complete credit background checks and manage maintenance ticketing. This DLT's Blockchain digital platform of the ecosystem of SVC is designed in such a way that dividend payments will be confirmed at various block height snapshots of the blockchain ledger when projects become liquid.

Currently, both in property sales & purchase, rentals and maintenance, a limited number of applications are dominating the real estate market sector, but they lack the security and transaction transparency by leaving owners without having any control of their assets. Processes are slow, inefficient to fulfil the latest market trends, and resulting in unnecessary costs for the key players involved being dependent on traditional services.

Regarding property buyer standpoint, existing systems lead to limited access to all available properties since most of the platforms rely on agents who are not processed through a strict verification program, or enlisted with uncontrolled margin prices. This becomes more concerning to buyers looking for properties abroad; as most portals are mainly home market oriented, and international offers are fragmented in their platforms. Either existing platforms remain restricted on their local market, or following the language barriers, various legislation processes, or the third-party involvement - it comes to recognized that buying property internationally is an arduous process.



4.2. THE ULTIMATE ECONOMY-BASED DIGITAL PLATFORM

Saint Vincent Capital LTD.'s DLT's and Economy-based Blockchain Real-estate is the Next-Generation Digital Platform designed for seamless usage of any digital platform's features fully synchronized with each other, for the centralized and secured management. The platform offers great value, control, security, transparency, and real time P2P transactions to owners, agents, renters and buyers all over the world. Each Platform of SVC's ecosystem is designed for smooth usage of features fully synchronized with each other, for the centralized and secured management.

SVC is changing the rules of staking with DLT's and Economy-based Blockchain Real-estate digital platform, and the Finexgm MT4 Forex trading, that are fully coordinated with REC digital payment platform. SVC is transforming the Real estate industry by offering a practical solution and benefits to this industry in the following ways;



All-in-One Digital Blockchain Platform

Saint Vincent Capital LTD., a smarter all-in-one digital platform that simplifies management with fully secured and centralized management services e.g. buying, rent out, leasing, offers, maintenance requests, scheduling, and everything in one platform.



Win Sellers fast

This platform automates the offers by enabling the agents to win the sellers fast. Users will receive summarized offers, which can be shared instantly with the Seller.



Inspire Customers

SV Capital is helping you to inspire your customers with the way you close the deal! The entire process of real estate dealing from the offer to deed recording will be transparent and guided via e-Document powered by integrated DocuSign.



Save cost on compliance

Blockchain Real Estate platform allows you to save costs on compliance with our user-friendly tool. Enabling you to audit transactions, manage documents, making check-lists and getting reports in a fast working environment. Save costs on compliance with our user-friendly tool.



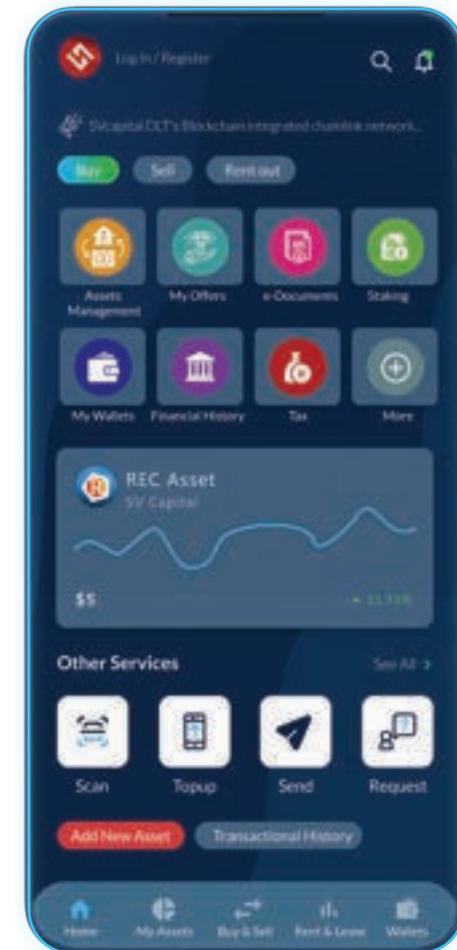
Easy & Automatic payments

The Blockchain real estate platform allows tenants to set up automatic payments by charging their account every month. They can simply pay with their account, credit card, checks, or cash. Make your property payments easy with the SVC blockchain real estate platform.



Share Payment Responsibilities

Saint Vincent Capital LTD., App allows roommates to share payment responsibilities and charge late fees and gym & other memberships directly on the app. Dedicated mobile apps are present, both for tenants and property managers.



SVC's adoption of Blockchain real estate solution is benefiting the industry through digital securitization of real estate properties. We are using digital assets to represent real-world assets such as real estate, real estate funds, revenue streams, governance rights, and more. Our DLT's and Economy-based Blockchain Real-estate digital platform allows you to divide real estate assets into more granular pieces, made accessible to a wider pool of investors, and can be leveraged to raise capital. Our Digital Platform enables the secure and compliant digitization of the transactions and processes around these assets, including issuance, trading, lifecycle management, the processing of securities, liability management, document processing, and accounting will inevitably change.

4.3 HOW WILL SVC'S BLOCKCHAIN-BASED DIGITAL PLATFORM IMPACT REAL ESTATE FUNDS AND ASSET MANAGEMENT?

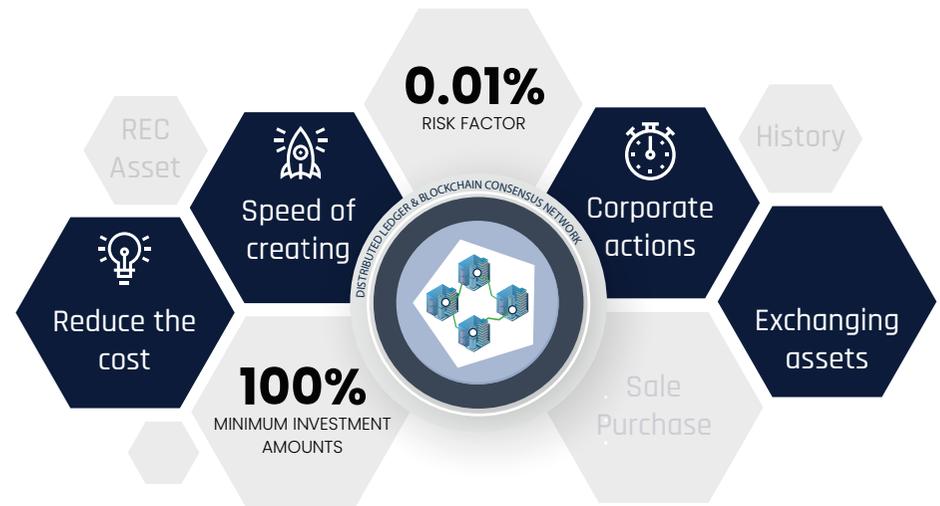
SVC Distributed ledger Blockchain Real Estate is a revolutionized Digital Platform, offering a disruptive and highly innovative property sale & purchase, rental and maintenance services. Thanks to Blockchain, we programme the REC assets to manage rental agreements, ownership rights, transaction history, distribution and transfer are regulation compliant and rules to ensure asset issuance.

Digital platform enables us to reduce the cost and increase the speed of creating, issuing, and exchanging assets, innovating new features, administering dividends and managing other corporate actions. In-depth customization and rapid issuance allows issuers to tailor digital assets directly according to investor demands, significantly reducing counterparty risk. Reduced costs allow issuers to decrease minimum investment amounts and expand access to a wider pool of investors. Increased connectivity between digital assets and associated networks expands secondary market opportunities and improves liquidity.

4.4. SVC'S BLOCKCHAIN SOLUTION IMPACT ALTERNATIVE FINANCING FOR REAL ESTATE

Raising finance for new real estate projects is difficult. Property development firms face interest rates as high as 29% when working with banking institutions as single source loan providers. They also face challenges with multiple loan sources, as crowd financing can be difficult to administer.

However, the SVC's adoption of Blockchain simplifies access to alternative financing models by facilitating investor management for developers and ensuring investment transparency and continuous ROI tracking for investors. Our Blockchain based financial product architecture is programmatically designed for global distribution. Our solution simplifies investor experience, increases investor confidence, and unlocks access to a wider investor pool.



4.5. HOW SVC'S BLOCKCHAIN-BASED DIGITAL PLATFORM IS LEVELLING UP THE REAL ESTATE BUSINESS?

SVC's Digital Real Estate Platform is allowing individuals, industrial, public/private sectors and corporate businesses to control, manage and process real-estate assets. Distributed Ledger and Economy-based Blockchain consensus network allows you to create a seamless and fully trusted connection to diverse and disrupt with digital network services. Here are few reasons how SVC is helping you to level up your real estate business;

Automating Offer Management

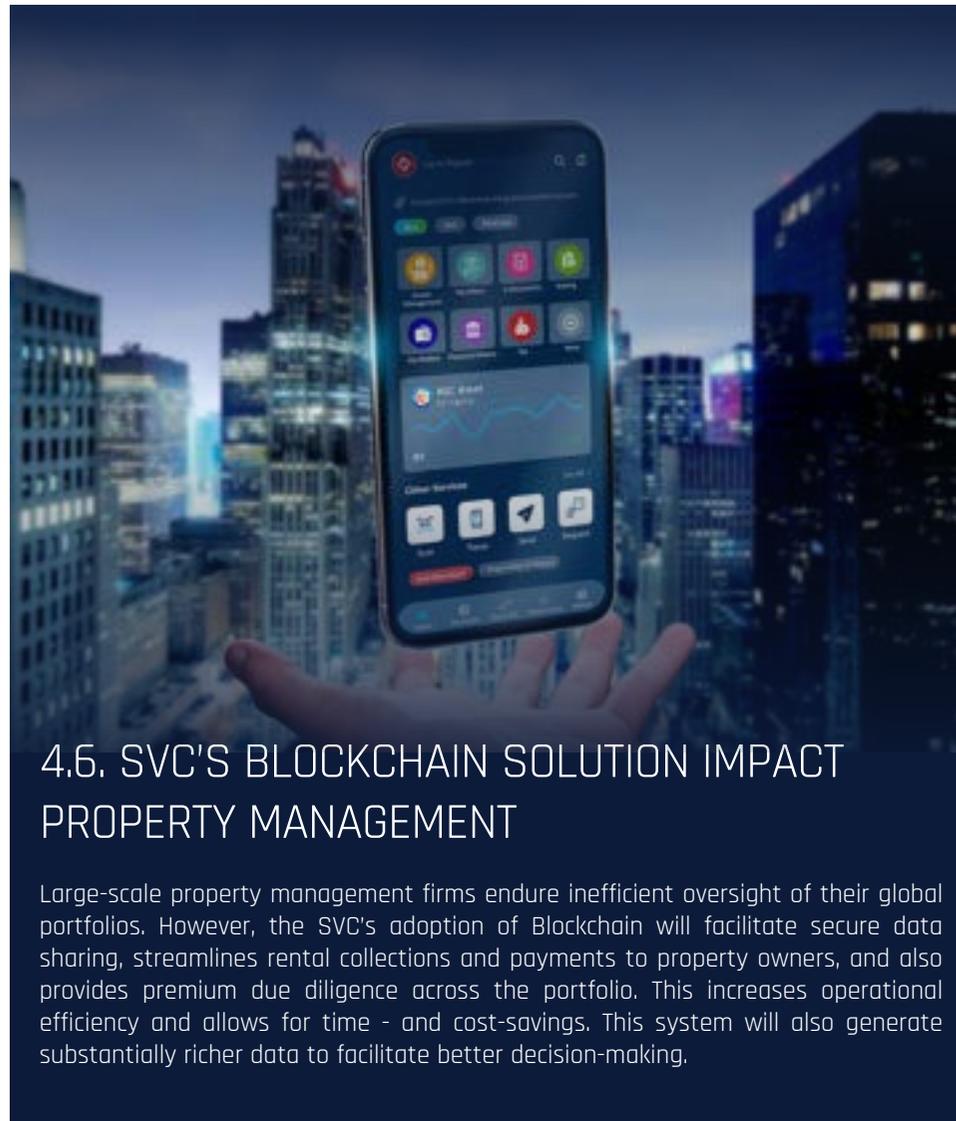
We help you in automating offer management, enabling the agents to quickly win the sellers. You will get instant summarized offers to share it with the Seller. The entire process of property dealing will be recorded and guided through e-document powered by integrated DocuSign. Our motive is to make the procedure transparent for both parties.

SVC's Blockchain Real-Estate innovative network coordinates with the cross-border economies, meant to provide transparent and detailed payment history to business network operations. We comply with all legal requirements in all jurisdictions to ensure the safest DLT's and Economy-based Blockchain consensus network for everyone.

Cross-border Economies

Buying & Selling Your Real Estate Network

Establishing, Buying & selling your real estate network with Saint Vincent Capital LTD. is the quickest and safest way to innovate your real estate businesses. Our user-friendly tool will allow you to save costs on compliance, audit transactions, manage documents and check-list and get reports in a fast working environment.



4.6. SVC'S BLOCKCHAIN SOLUTION IMPACT PROPERTY MANAGEMENT

Large-scale property management firms endure inefficient oversight of their global portfolios. However, the SVC's adoption of Blockchain will facilitate secure data sharing, streamlines rental collections and payments to property owners, and also provides premium due diligence across the portfolio. This increases operational efficiency and allows for time - and cost-savings. This system will also generate substantially richer data to facilitate better decision-making.

4.7. HOW BLOCKCHAIN-BASED MOBILE DIGITAL REAL ESTATE PLATFORM ENABLE CENTRALIZED MANAGEMENT?

Mobile Digital Business Network Platform, powered by Saint Vincent Capital LTD., is a fully Decentralized Economy-Based Real-estate business network solution. Allowing users to experience secured, instant, reliable, diverse payment interactions and centralized management through disruptive business-class dashboard and manage;

- The diverse and disruptive business-class dashboard that allow users to monitor, track and manage transaction data to invoice management. This platform is empowering users to smartly stake secured currency assets for profitability.
- The mobile platform allows users to create easy or quick profiles and enable them to launch their offers to sell, rent or Lease the real estate assets, vesting users to shift from Decentralized Banking Methods to Traditional.
- Letting users modify their Assets Management procedures to DLT's Blockchain Economy-based real estate business network management. Sanction documents to process through secure and verified Blockchain Network.

4.8. SVC'S BLOCKCHAIN SOLUTION IMPACT INVESTOR AND TENANT IDENTITY

SVC's Blockchain-based digital identities will be powerful across multiple industries, consumer applications, and within the public sector. Tenant and investor identities from mutualized Blockchain-based KYC/AML procedures will streamline background checks, reduce costs, and increase security. Following our high-performance solution, The Decentralized identities enable anyone to prove ownership of properties while making essential documents (proof of insurance, identity, credit history) easily shareable with necessary parties.

REC DIGITAL PLATFORM

- Overview
- Classy all-in-one Dashboard
- Ultimate Storage Wallet
- Multichain Swap Currencies
- Sanctioning Financial Transparency
- Multiverse REC Digital Platform Network
- Decentralized Financial Solution
- Sanctioning Financial Transparency
- Secured REC Digital Platform



5.1. OVERVIEW

A fully decentralized network of digital platforms is being introduced by Saint Vincent Capital LTD., powered by distributed ledger technology. REC Asset transformation programs are designed to break the immobility and empower entrepreneurs. REC Asset is the core value of the SVC Ecosystem, built on cutting-edge technologies for superior, amalgamated and centralized management systems to channelize the daily financial operations.

We are leveraging our research and development efforts to implement the most innovative technologies in our business class digital platforms. We aim to provide larger global access and financial solutions to the businesses. The entire ecosystem of SVC is backed up with blockchain-based REC Digital Platform, revealing the overall potential of the Fintech solutions, fully synchronized with DLT's and Economy-based Blockchain Real-estate digital platform, Finexgm's Meta Quotes Forex trading, and C-bank.

REC Asset has automated integration at MetaQuote and holds impressive currency value on MT4 Trading. Investors, customers, and partners owned by SVC are all recognized as shareholders of the enterprise. SVC has large-scale disruptive and multiverse digital platform network development plans to the ever-growing value of REC Asset.

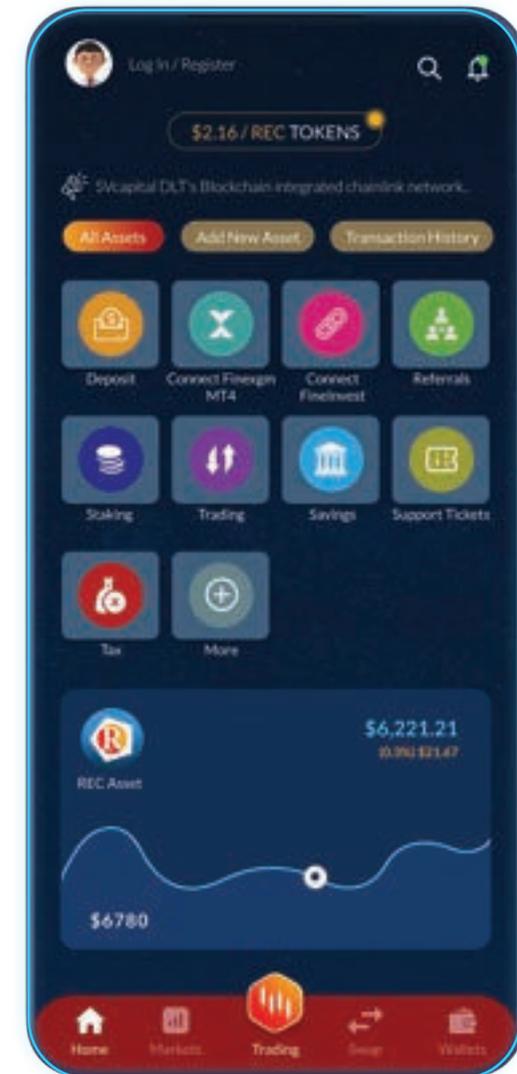
REC digital platform is a DLT's and Economy-based Blockchain Consensus Network, aim to support buying & selling, rent outs, subscriptions, leasing and contracts & providing e-Documents to the real estate assets management. REC digital platform is the startup of digital wallets more than an e-wallet that honors enhanced account security, credit card, Traditional Banking, Staking, Trading, and much more. With the feature of currency swap, allowing users to convert your currencies at lowest rates in just one click.

5.2. CLASSY ALL-IN-ONE DASHBOARD

Mobile digital financial platform allows the users to create and manage accounts in Mobile payment App for across the Ecosystem of digital platforms network. This App features a business class dashboard, allowing users to manage a variety of digital currency assets all in one place. Dashboard allows users to manage transactions, deposits, withdrawals, subscriptions, staking and much more all in one place. It has a built-in powerful ticketing support system that monitors, tracks and manages transactional data. It's super easy to connect REC Digital Platform with Finexgm MetaQuotes Forex Trading Platform.

5.3. ULTIMATE STORAGE PLATFORM

REC Digital is a fully centralized payment platform to support secure rent out, transactions, leasing, subscriptions, etc. This Payment Platform enables all the users to easily send and receive the funds instantly without any delay. It allows users to make advanced, secured and transparent transactions, while depositing or withdrawing the funds when needed.



5.4. MULTICHAIN SWAP CURRENCIES

REC Digital Platform is the most secure and trusted way to swap the digital assets. Users can easily swap the currencies through its business class dashboard by using their mobile device from anywhere and anytime. The REC digital platform sanctions exchange aggregators, market makers, and DEXs, by privileging them with the best price and charging the lowest network fees. Swap directly from your mobile device from anywhere and anytime with REC Digital Payment Platform combined data from decentralized exchange aggregators, market makers, and DEXs, to ensure you are privileged with the best price with the lowest network fees.

5.5. SANCTIONING FINANCIAL TRANSPARENCY



REC digital is a fully secured and centralized platform, interconnected with the whole ecosystem of SVC. This Digital Platform allows users to buy and sell the REC assets, or USDT on ERC and TRC network. Enabling them to manage traditional and regular transactions, or handle their MT4 funds for trading, or staking.



All the account keys and transaction data is encrypted on the REC digital platform to deliver unbroken and secure operations across the SVC ecosystem digital platforms. Entire data remain private and additional security layers e.g. Email OTP, 2FA Authentication and fingerprint.



Users can easily store, manage, trade and subscribe on other SVC ecosystem's business networks. REC Digital Platform allows instant and low fee Swap to convert any currency in minutes. The fastest and seamless digital payment platform for all the business and usual life needs.

5.6. MULTIVERSE REC DIGITAL PLATFORM NETWORK

REC Digital Platform of Saint Vincent Capital LTD., is more than just an E-Wallet application. It's privileged to have a secured funds' storage, centralized transaction management and fully synchronization with Finexgm MetaQuotes forex trading network. The ultimate motive of REC digital platform is to support buying & selling, rent outs, subscriptions, leasing and contracts and providing e-Documents to the real estate assets management on DLT's and Economy-based Blockchain Consensus Network.

5.7. DECENTRALIZED FINANCIAL SOLUTION

The best thing about REC Digital Platform is it's easy to use infrastructure that makes it a secured and efficient financial tool for users. Basically, it's a fully decentralized, and traditional financial solutions-based platform that can be used by anyone. There is no single entity who controls the entire network. The REC Digital Platform is completely secured with two-Factor Authentication, meant to keep you safe from malware. Allowing you to control your entire wealth easily and securely. SVC has early prospects to support hardware wallets as well.

5.8. SECURED REC DIGITAL PLATFORM

REC Digital Platform of Saint Vincent Capital LTD, is a completely advanced and secured platform due to the integration of Blockchain networks.

2FA Authentication: With industry, the best security protocols practices and the 2-Factor Authentication (2FA) is mandatory for your accounts to keep fully secured.

Auto-Updates: REC Digital Platform's security updates happen automatically when you open them on your Mobile device so that you are always on the latest and most secure



TOKEN ALLOCATION



1,000,000,000 REC Tokens 1 BILLION



REC VISA CARD

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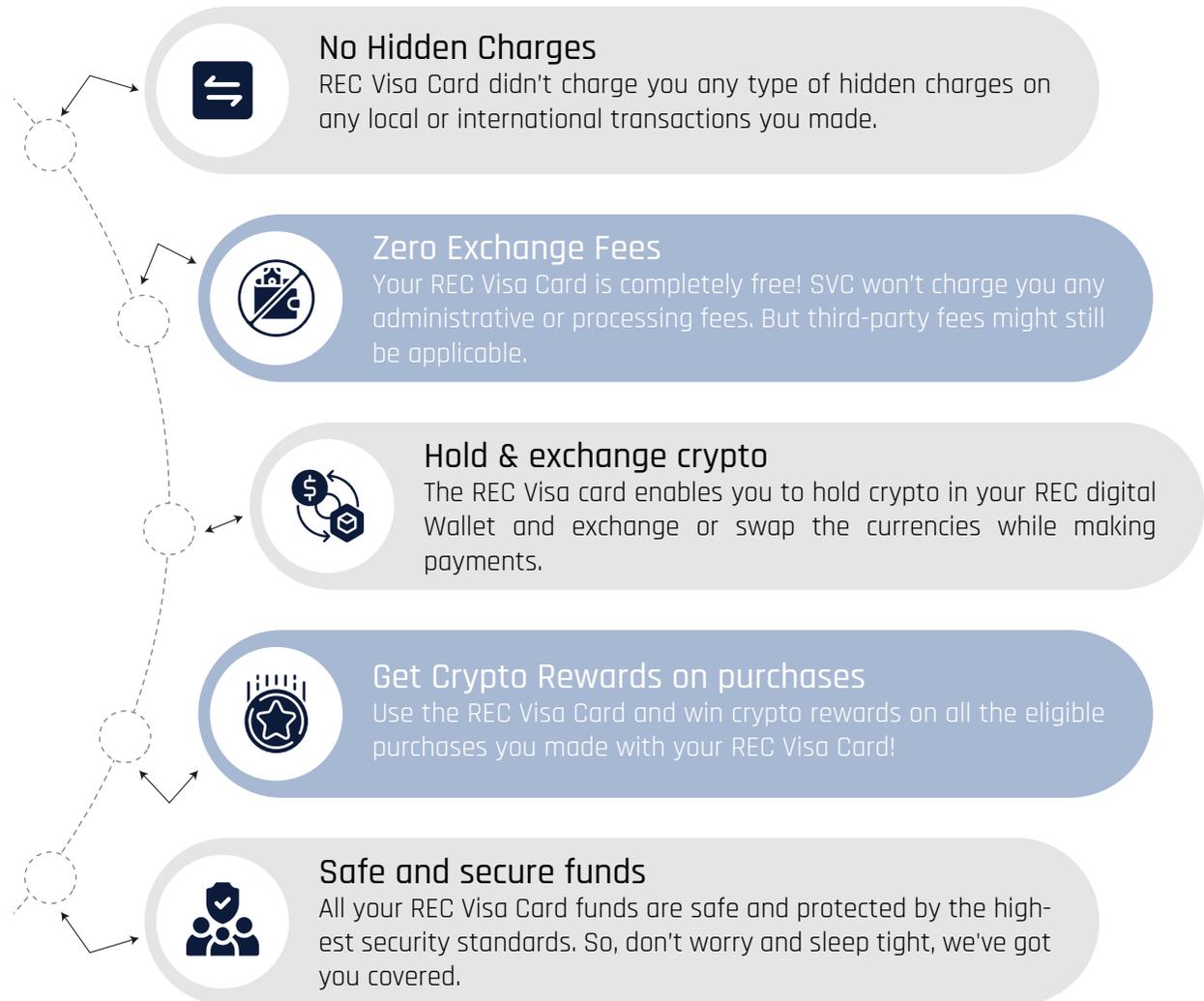
6.1. OVERVIEW

Our multi-currency Visa card lets you pay internationally without exchange fees or hidden charges. All the necessary payment account functions remain reachable with a tap on your smartphone. Spice up your payment experience and earn crypto rewards with every purchase. It's your money, take control. Users will be enabled to convert digital currencies (crypto assets) with FIAT currencies at a verified spot rate. Users can swap their crypto assets into a fiat balance that is instantly spendable.

6.2. BUY THINGS YOU LOVE WITH REC VISA CARD

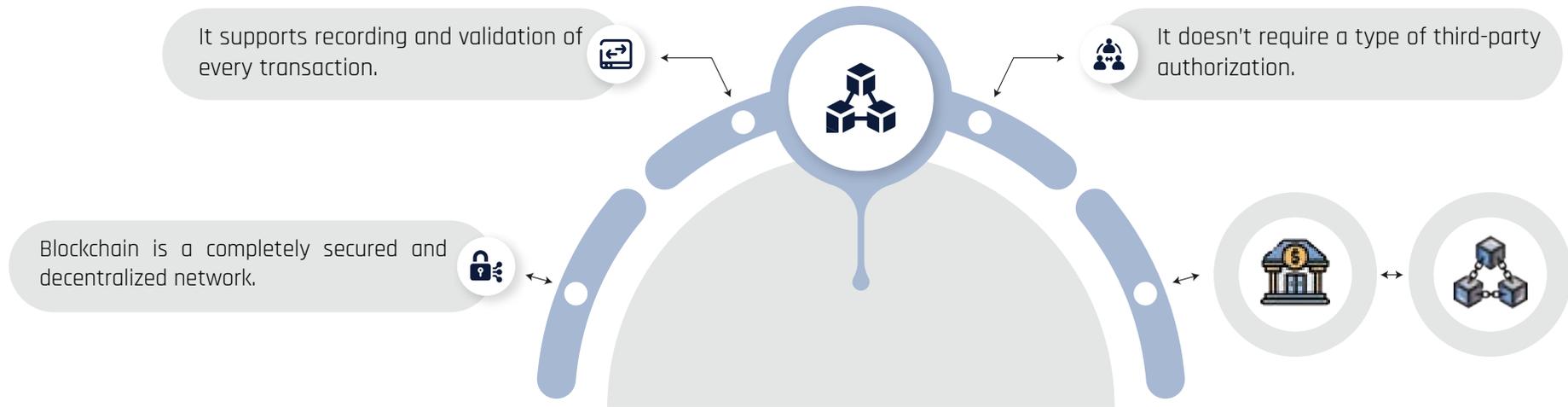
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6.3. BENEFITS AND PERKS OF REC VISA CARD



6.4. Effects of Blockchain technology in Banking Industry

The Blockchain Technology has moved beyond just operating the bitcoin or ether transactions, along with powering the mechanism behind cryptocurrencies. Presently, Blockchain is becoming the most important part of different industries from banking and medicine to the government sector, as it is a powerful and secure technology. There are countless benefits of using the Blockchain Technology, some of them includes:



Here are a few use cases of SVC's Blockchain adoption in the banking sector to explain; how the financial services industry can be transformed with our Blockchain solution.

6.5. Faster payments

Saint Vincent Capital LTD., established a decentralized network of digital platforms, powered by distributed ledger technology for payments. The SVC's Blockchain platforms empower the transformation of banking institutions by emerging technologies to assist faster payments and decrease the processing fees. This Payment Platform enables all users to easily send and receive the funds instantly without any delay. It allows users to make advanced, secured and transparent transactions, while depositing or withdrawing the funds when needed.

Blockchain Technology is empowering the banks to introduce a new level of service, bring new products to the market, and finally be able to compete and overcome the global challenges by using our innovative Fintech solution. Moreover, by SVC's adoption of Blockchain, banks will be able to cut down on the need for verification from third parties and accelerate the processing times for traditional bank transfers.

6.6. Clearance and settlement systems

SVC's adoption of Blockchain Payment solution's distributed ledger technology will enable bank transactions to be settled directly and keep track of them better than existing protocols such as SWIFT. An average bank transfer takes a few days to settle because it's limited by the way our traditional financial infrastructure was built. Moving money around the world is a logistical challenge to many banks. A simple bank transfer needs to bypass a complicated system of intermediaries such as custodial services before it reaches its destination.

Moreover, the bank balances need to be reconciled across the global financial system, which comprises a broad network of funds, asset managers, traders, and more. For example, if you'd like to send money from an account in a Russian bank to one in the United States, that transfer will be executed through the Society for Worldwide Interbank Financial Communications (in short, SWIFT). Every day, SWIFT members send 24 million messages to some 10,000 different institutions. The centralized SWIFT protocol processes only the payment orders. The actual money is processed through a system of intermediaries. Each of them comes at an additional cost and takes a lot of time.

However, the SVC's adoption of Blockchain solution's decentralized ledger of transactions will enable banks to keep track of all the transactions publicly and transparently. With our decentralized solution, banks won't need to rely on a network of custodial services and regulatory bodies like SWIFT. While they will be able to simply settle transactions directly on a public Blockchain.

6.7. Multichain Swap Currencies

REC Digital Platform is the most secure and trusted way to swap the digital assets. Users can easily swap the currencies through its business class dashboard by using their mobile device from anywhere and anytime. The REC digital platform sanctions exchange aggregators, market makers, and DEXs, by privileging them with the best price and charging the lowest network fees. Swap directly from your mobile device from anywhere and anytime with REC Digital Payment Platform combined data from decentralized exchange aggregators, market makers, and DEXs, to ensure you are privileged with the best price with the lowest network fees.

6.8. Multiverse REC Digital Platform Network

REC Digital Platform of Saint Vincent Capital LTD., is more than just an E-Wallet application. It's privileged to have a secured funds' storage, centralized transaction management and fully synchronization with Finexgm MetaQuotes forex trading network. The ultimate motive of REC digital platform is to support buying & selling, rent outs, subscriptions, leasing and contracts and providing e-Documents to the real estate assets management on DLT's and Economy-based Blockchain Consensus Network.

6.9. Advance REC App Security

2FA Authentication: With industry the best security protocols practices, 2-Factor Authentication (2FA) is enforced for all REC users to keep accounts secure.

Auto Security Updates: REC security updates happen automatically when you open the REC app so that you are always on the latest and most secure version of the app.

Personal Data Protection: Your all personal data is encrypted and stored securely. We will never sell your personal information.

Instant Card Management: Misplace your card or figure out a transaction you are unsure about? Lock instantly using the REC app, and unlock later.



6.10. REC Visa Card

The REC Visa Card of Saint Vincent Capital LTD., is a prepaid card. Broadly speaking, prepaid cards are actually similar to debit cards. Actually, debit cards are different from prepaid cards, as these are linked directly with your bank account, but prepaid cards need to be topped up. Regarding REC Visa Card, you have the option to top it up using bank account transfers, other credit/debit cards, or cryptocurrency through REC Digital Platform app.

6.11. How to redeem crypto rewards?

All the crypto rewards of SVC's REC Visa Card are paid in crypto that will be automatically added up in your REC Digital Wallet. Crypto-Rewards are instantly reflected with each eligible transaction. You can simply purchase the rebates that can be reimbursed, and the rebate cap will be reset automatically on the first day of each month.



6.12. How to top up the REC Visa Card?

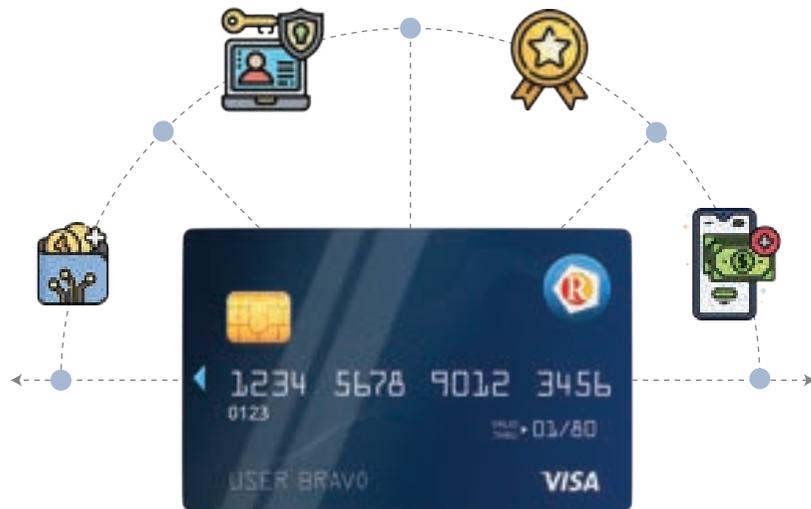
You can top up your REC Visa Card by using your Fiat Wallet, Crypto Wallet, or credit/debit card in the REC Digital Platform App. Go to the 'Card' tab, tap 'Top Up', after that, you can simply select the preferred payment method. To top up the REC Visa Card. For more information, you can visit our Help Center.

6.13. Exchange rate or hidden charges

We charge zero percent exchange rates or hidden charges on REC Visa Card transactions. So, yes, you can simply use the REC Visa Card without worrying about the exchange rates or any other types of hidden charges. All the details are provided in the Terms and Conditions of REC Visa Card that you must read before applying for the card.

6.14. Are there any fees users should be aware of?

Information about fees and limits (i.e. free ATM withdrawals, interbank exchange rates, top-ups, etc.) can be found in the 'Fees & Limits' section under 'Settings' in the REC Digital Platform App. Fees vary by card tier, so you are suggested to check the correct one.



FINEXGM MT4

FOREX TRADING

- Overview
- FINEXGM Trading Markets
- Reasons to choose Finexgm?
- How to Buy and Sell with Finexgm?
- Funds hedging
- Superior Trading Conditions
- Markets Overview
- Trending Exchange Businesses



@ 14:12:00

7.1. OVERVIEW

Saint Vincent Capital LTD., entered the market with the aim to become a leading online Fintech and Foreign Exchange Broker affiliated with Metaquote and licensed to trade on the MT4 trading platform. SVC specialize in Forex Trading Markets with true ECN and NDD brokerage and providing institutional grade trading conditions to the valued customers with classy customer services and dedicated support.

SVC's Finexgm is affiliated with MetaQuote and licensed to trade on the MT4 trading platform. Finexgm diversifies forex trading with the integration of more advanced features and fully synchronizes with the REC Digital Platform. It's an exponential forex and commodities broker leader in bonds, equity and asset brokerage, research and corporate finance.

Finexgm offers trading in most commodities and FX markets including currency pairs, metals, cryptocurrencies, energies, indices, and stocks. Our revolutionary digital footsteps give users full control and management of all their investments. The REC Digital Platform ensures the prestigious, ever-growing value of REC Asset with its fully automated and advanced synchronization with MetaQuotes Forex Trading platform. That has led us to deliver state-of-the-art fintech services to our clients.

Finexgm provides the fastest execution speed and the lowest institutional level spreads for traders. Clients have a range of options at Finexgm where they can enjoy a customized trading experience tailored with their needs. It features superior trading conditions and fast execution.

6.8. MULTIVERSE REC DIGITAL PLATFORM NETWORK

REC Digital Platform of Saint Vincent Capital LTD., is more than just an E-Wallet application. It's privileged to have a secured funds' storage, centralized transaction management and fully synchronization with Finexgm MetaQuotes forex trading network. The ultimate motive of REC digital platform is to support buying & selling, rent outs, subscriptions, leasing and contracts and providing e-Documents to the real estate assets management on DLT's and Economy-based Blockchain Consensus Network.



FINEXGM

7.2. CLASSY ALL-IN-ONE DASHBOARD

Saint Vincent Capital LTD was founded with the aim of becoming an online leading Fintech and Foreign Exchange SVC's Finexgm was originated in 2020 and authorized by Saint Vincent and following the Grenadines as an International Business Company ("IBC"). As an IBC, Saint Vincent Capital LTD (Marketing Name: Finexgm) is bonded by the International Business Companies Act of Saint Vincent and the Grenadines under the number 225569 BC 2020.

SVC's Finexgm features several trading software, accounts types and tools to assist folks and institutional clients in trading the Forex and CFDs online. All the Retail, Affiliates and White-Label clients can easily access the interbank spreads and liquidity through its automated Digital Trading Platforms. Finexgm team of professional experts have extensive experience in forex, fintech, and data security. Finexgm offers professionally driven trading tools and services. Our services and premium tools are recognized for our rapid growth in the financial sector's steered demand for our products.

7.3. REASONS TO CHOOSE FINEXGM?

Finexgm brokers allow users to take full control of their trading by vesting interest in their success. Finexgm is licensed and regulated by Saint Vincent and following the Grenadines - Financial Services License (FSL) No. 225569 BC 2020. You can keep your funds in a segregated trust account when required by Saint Vincent as per the guidelines of law. We allow you to leverage full control of trading risk and trade the currencies without worrying about anything, as we give you full protection against negative balances. Our professional online

support team is here to help users in resolving their issues - 24 hours a day, 5 days a week. Finexgm offers so many advanced features and safe trading to users. Here are some reasons why users should trade with Finexgm;



- Access to 800+ instruments
- Risk closure tools; stop loss/trailing stop
- Dynamic charting and economic calendar
- Real-time email & push notifications
- Regular updates
- Supreme customer service

7.4. HOW TO BUY AND SELL WITH FINXGM?

The decentralized payment solution of Saint Vincent Capital LTD., removes the need of a middleman and makes the transfer of assets easy by lowering the asset exchange fees and reducing the volatility of the securities market. Finxgm is making buying and selling of assets similar to stocks, commodities, or debts. All you have to do is to track the activities and movements of asset owners. Financial markets accomplish this through an intricate network of brokers, exchanges, clearing houses, custodian banks and central security depositories. Initially, these parties were constructed around an outdated system of paper ownership.

This system is too slow and pierced with errors, and more prone to deception. Executing these types of transactions electronically is risky and complicated as buyers and sellers don't rely on the same custodian banks, and they don't always rely on trusted third parties to hold all the paper certificates. Buying and selling of assets and transferring ownership might be very complicated as the order relayed through several third parties.

However, the SVC's adoption of Blockchain solution will revolutionize financial markets by creating a decentralized database of digital assets. SVC's adoption of Blockchain solution's distributed ledger allows transferring the rights of an asset through cryptographic tokens that can represent such assets off-chain. SVC is working on a comprehensive decentralized solution, just like many other Blockchain companies are now working on



solutions; that would help us tokenize real-world assets such as gold or real estate. Cutting out the middleman will also lower the asset exchange fees and accelerate the process significantly.

7.5. FUNDS HEDGING

Funds hedging is a type of investment partnership that involves a fund manager and group investors in a limited partnership. But, all these partners are traders and not ordinary investors. The reason for fund hedging is done to maximize the investor's returns and minimize the level of risk involved in the transaction.

The infrastructure of Saint Vincent Capital LTD is based on a decentralized payment solution to support crypto hedge, encouraging more investors and strategists to participate. Traditional funds hedging is controlled by fund managers working under a single entity. SVC's adoption of decentralization is the perfect example of the potential of Blockchain for the financial services industry.

7.6. SUPERIOR TRADING CONDITIONS

Finexgm offers trading in most commodities and FX markets including currency pairs, metals, cryptocurrencies, energies, indices, and stocks. Our revolutionary digital footsteps give users full control and management of all their investments. The REC Digital Platform ensures the prestigious, ever-growing value of REC Asset with its fully automated and advanced synchronization with MetaQuotes Forex Trading platform. Here we are explaining how this platform offers superior trading conditions to its users;



Finexgm enables real-time price comparisons to allow users to rank, compare and aggregate quotes from ECNs, tier-1 banks and non-bank market makers to provide users the most competitive price.



Due to Tight ECN Spreads of Finexgm users can access the most aggressive pricing globally across all types of major or minor currency pairs, metals and index CFDs.



Finexgm provides Post-Trade Transparency to its users. We don't like to interfere with your trades. We show you how your order was executed, the latency, slippage, and the market depth at the time.



Another best thing about Finexgm is its Institutional Liquidity. Now, Individual traders can easily access a bespoke liquidity mix from the world's largest and fastest market makers.

7.7. MARKETS OVERVIEW

Finexgm platform of Saint Vincent Capital LTD's offers a range of trading products in foreign exchange, which users can trade easily with their accounts. Simply, you have to choose between currency swaps spot deal or FX option strategies. Finexgm platform enables users to protect themselves from the fluctuations of adverse exchange rate by defending their margins.

Finexgm covers all time zones and offers competitive rates when trading in all major currency pairs. We also provide our customers with market updates and proactive recommendations concerning currency movements and hedging strategies.

Our technical experts have more than 20 years of experience in the FX market. They have experience with large FX transactions with minimal rate movements, in-depth know-how on sophisticated FX products, solid macro research experience and acknowledged expertise in trading strategies.

Forex:

Finexgm is ambitious in providing the lowest cost possible to forex traders. We all know that foreign exchange marketing is the largest financial market in the world, and Finexgm enables its clients to market with flexible leverage up to 1:500, spreads from 0.1 pips and reliable trading infrastructure.

Indices / Index CFDs:

Clients of Finexgm can access available markets and variegate their portfolios with our range of Indices. Finexgm provides extremely low latency trading on CFDs with a beeline process using Saint Vincent Capital LTD's Finexgm.

Commodities:

Finexgm provides access to a range of commodities, with leverage up to 1:500 across all of our platforms. Commodities are primary resources which are frequently used in industry, production, foodstuff and general daily consumption and are affected by different factors to that of other asset classes.

Precious Metal:

Finexgm enables trading of precious metals with flexible leverage and minimum trade sizes, and offers Gold, Aluminum, Copper, Zinc and Silver. These wide range of useful assets help diversify your trading strategy. Such Metals are often congregated as a safe haven asset, even during market turbulence.

Cryptocurrencies:

Finexgm believes to say the cryptocurrencies phenomenon shows no signs of slowing. It's a trend that has caught the imagination of investors and first-time retail traders. Given their increasing popularity, Finexgm offers traders to trade futures contracts that speculate on the value of popular cryptocurrencies.





7.8. TRENDING EXCHANGE BUSINESSES

Trade your ideas confidently

Saint Vincent Capital LTD., is digitalizing the worthy ideas of its users into reality. We are giving you a chance to turn your ideas into reality and make an impact in the world. In this way, we are creating massive opportunities to connect users with like-minded individuals or businesses for potential collaborations and instant/transparent trading.



Users can create anonymous account without any hurdle



Easy to manage Cryptocurrency Deposits and Withdrawals



It provides Safe, Secure & Fastest Leverage Trading



Providing exclusive Industry-leading security

MT4



C-BANK

- Overview
- Credit and loans
- SVC's Blockchain solution impact loan and mortgage securitization
- How platform works?
- For Borrowers

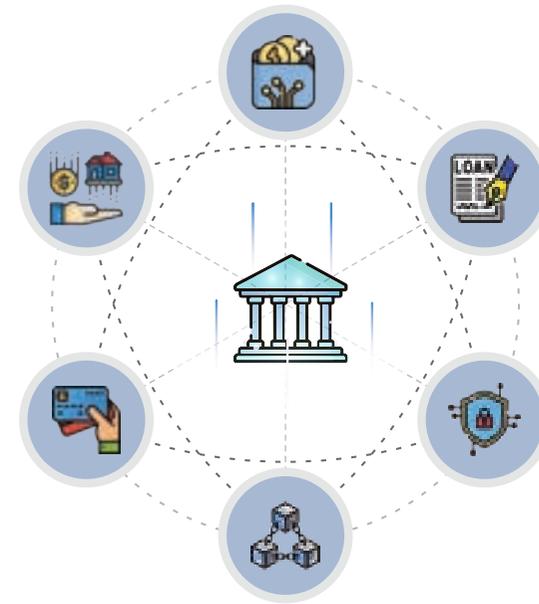


8.1. OVERVIEW

We make crypto banking easy Saint Vincent Capital LTD's C-Bank is P2P crypto banking platform for cryptoassets backed loans. Borrowers get money without selling cryptoassets. We offer loans and returns - Overcollateralization ensures full repayment on time.

8.2. CREDIT AND LOANS

Traditional banking institutions underwrite loans by using a system of credit reporting. While with SVC's Blockchain Payment's decentralized solution, we're looking at the future of peer-to-peer loans, faster and more secure loan processes in general, and even complex programmed loans that can approximate syndicated loan structure or mortgages. Banks that process loan applications evaluate the risk by looking at factors such as credit score, homeownership status, or debt to income ratio. To get all of that information, they need to ask for your credit report provided by specialized credit agencies. Centralized systems are often harmful to consumers because they contain erroneous information. Moreover, concentrating such sensitive information within a small number of institutions makes it very vulnerable. "For example, years ago, one of them, Equifax, got hacked, and exposed the credit information of over 145 million Americans." We believe in digital transformation that is why SVC's adoption of Blockchain will offer a more secure, efficient, and cheaper



8.3. SVC'S BLOCKCHAIN SOLUTION IMPACT LOAN AND MORTGAGE SECURITIZATION

Loan origination and underwriting remain unstandardized and reliant on paper documentation. Security structuring is left open to interpretation, and great effort has been required to protect against double-pledging of assets. Trading and asset servicing decisions are often made based on outdated data. And lastly, cash reconciliations across lifecycle events often incur settlement delays impacting investor cash flow.

However, the SVC's adoption of Blockchain offers banking institutions a single version of verified information, secure data sharing, immutable transaction monitoring, and real-time payment settlement. By digitizing a loan or mortgage with SVC's Blockchain based product architecture, solution includes relevant data such as ownership rights and loan payment history to support future servicing decisions. The "Smart Contract" programming will be utilized to collect and distribute payments to beneficiary holders, and deliver real-time reporting to regulators. This solution will deliver efficient lifecycle management and generates confidence in secondary markets by providing investors proof of asset performance.

8.4. HOW PLATFORM WORKS?

SIMPLE PROCESS, BANK GRADE SECURITY, VARIETY OF CURRENCIES



First Step

Deposit fiat funds or stable coins if you want to lend. Deposit crypto-assets to secure a loan if you want to borrow.



Lending Market

Find the most suitable offer to issue a loan instantly or create a custom one.



Loan Repayment

Borrowers commit to paying interests on time. Otherwise, crypto-collateral ensures this.



Final Step

Once the loan is paid off, the lender gets funds and earned interests. Crypto-assets return to the borrower.



8.5. FOR BORROWERS

Preserving Crypto-assets

No need to sell crypto-assets to get money. Borrow cash against your crypto and get collateral back after pay-off.

No Credit Checks

There is no need to check the credit history and prove your payment capacity.

Flexible Conditions

Get a loan in fiat or stable coins for a period from 7 days to 3 years. Early loan repayment without extra fees and penalties.

Convenient

Various payment methods to withdraw borrowed funds quickly.



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