



## **MiCA White Paper**

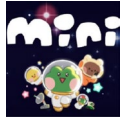
Minicoin (\$MINI)

Version 1.0  
September 2025

This white paper (this “White Paper”) was drafted in accordance with Regulation (EU) 2023/1114 on markets in crypto-assets regulation (“MiCA”) for the European Economic Area (“EEA”) to seek admission for the trading of \$MINI in the EEA.

THIS WHITE PAPER HAS NOT BEEN APPROVED BY ANY COMPETENT AUTHORITY IN ANY MEMBER STATE OF THE EEA. CRIPCO PTE. LTD., (“CRIPCO”) AS THE PERSON SEEKING ADMISSION TO TRADING, IS SOLELY RESPONSIBLE FOR THE CONTENT OF THIS WHITE PAPER.

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## **DATE OF NOTIFICATION**

**2025-09-08**

## **COMPLIANCE STATEMENTS**

This White Paper has not been approved by any competent authority in any Member State of the EEA. CRIPCO, as the person seeking admission to trading, is solely responsible for the content of this White Paper.

This White Paper complies with Title II of MiCA and, to the best of the knowledge of CRIPCO's management body, the information presented in this White Paper is fair, clear and not misleading and this White Paper makes no omission likely to affect its import.

\$MINI, as the crypto-asset referred to in this White Paper, may lose its value in part or in full, may not always be transferable and may not be liquid.

\$MINI may not be exchangeable against the good or service promised in this White Paper, especially in the case of a failure or discontinuation of the crypto-asset project.

\$MINI is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council nor is it covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.

## **SUMMARY**

### **Warning**

This summary should be read as an introduction to this White Paper. The prospective holder should base any decision to purchase \$MINI on the content of this White Paper as a whole and not on the summary alone. The offer to the public of \$MINI does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law.

This White Paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to European Union ("EU") or national laws.

### **Characteristics of the crypto-asset**

\$MINI is a utility token that serves as a community-based crypto-asset within the minimi ecosystem, a Web3 platform that integrates artificial intelligence, meme culture, and the LINE FRIENDS "minini" characters while enabling other blockchains and decentralized applications to create interoperable "mini-versions" of their products (collectively, the "Platform"). \$MINI is available on the Ethereum Virtual Machine ("EVM") compatible Creditcoin blockchain (the



“Creditcoin Blockchain”), which also serves as the foundational network on which the Platform is built.

### **Utility token access description**

\$MINI currently serves as an in-game currency for the Platform. \$MINI may be used for character customization and gaining access to premium features within the Platform. It will also be used to participate in Platform based events or receive rewards.

### **Key information about the offer to the public or admission to trading**

There is no public offer or solicitation of investment in \$MINI. CRIPCO is applying solely for \$MINI’s admission to trading at Payward Europe Solutions Limited, trading as Kraken (“Kraken”), is authorized as a crypto-asset service provider (“CASP”) under MiCA by the Central Bank of Ireland. \$MINI is not yet issued or circulating. There is no new issuance or subscription period planned. Admission to trading is sought on other EU regulated crypto-asset trading platforms operated by authorized CASPs that facilitate the matching of multiple third-party buy and sell orders for crypto-assets in a system and in accordance with uniform rules (collectively with Kraken, “Trading Platforms”).

## **INFORMATION ON RISKS**

### **Offer-Related Risks**

The admission to trading of \$MINI involves risks related to market volatility, liquidity, regulatory uncertainties, and trading conditions. The crypto-asset market is highly dynamic, and the price of \$MINI may experience significant fluctuations due to market sentiment, macroeconomic trends, and speculative activity.

There is no guarantee of sustained liquidity or that an active secondary market for \$MINI will develop or remain stable over time. Regulatory changes may impact trading conditions, exchange availability, or compliance requirements, potentially restricting access to \$MINI in certain jurisdictions or imposing additional obligations on holders.

### **Issuer-Related Risks**

CRIPCO, as the issuer of \$MINI, faces risks related to regulatory compliance, financial sustainability, operational execution, and governance.

- (A) Regulatory Compliance Risks: Pursuant to its incorporation in Singapore, and seeking compliance with MiCA, and other regulatory regimes across other jurisdictions in which \$MINI is or may be traded, CRIPCO is subject to multiple evolving regulatory requirements. Changes in EU or international regulations could impact CRIPCO’s ability to operate the Platform, manage \$MINI, or expand services.



- (B) Financial and Business Risks: CRIPCO operates in a highly competitive and rapidly evolving industry. Its financial sustainability depends on Platform use and growth. Market downturns, operational inefficiencies, or funding challenges could impact CRIPCO's ability to continue providing its services.
- (C) Operational and Technology Risks: \$MINI is the native utility token of the Platform. The Platform relies on secure blockchain infrastructure and internal operations to maintain services. Technical failures, security breaches, or inadequate technology upgrades could affect \$MINI's usability and the reliability of the Platform.
- (D) Governance and Leadership Risks: The strategic direction of CRIPCO depends on its management team and governance structure. Any changes in leadership, governance, or misalignment between CRIPCO's business goals and regulatory expectations could impact the issuer's ability to execute its long-term vision.

### **Crypto-Assets-Related Risks**

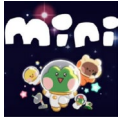
Holders of \$MINI have no other enforceable obligations or financial claims against CRIPCO or any third-party. \$MINI value and utility are dependent on the Platform's adoption, development, and growth, rather than intrinsic financial guarantees.

- (A) Market and Liquidity Risk: The price of \$MINI is subject to market fluctuations, speculative activity, and macroeconomic factors. There is no guarantee of sustained liquidity or that an active secondary market will remain stable.
- (B) Blockchain and Transaction Risk: \$MINI operates on the Creditcoin Blockchain, making it subject to network congestion, and potential disruptions, which may impact transaction costs and settlement times.
- (C) Smart Contract and Security Risks: As an on-chain asset, \$MINI relies on smart contract functionality, which may be exposed to vulnerabilities, exploits, or unforeseen technical failures.
- (D) Regulatory Risk: Changes in crypto-asset regulations and laws could impact the availability, usability, or trading conditions of \$MINI in different jurisdictions.
- (E) Adoption and Ecosystem Risk: The utility of \$MINI depends on user adoption and Platform growth. If demand for the Platform does not scale as expected, \$MINI's use case may be lower than anticipated.

### **Project Implementation-Related Risks**

The successful implementation of the Platform depends on the continued adoption of \$MINI, expansion of the Platform. Several risks could impact the Platform's development:





- (A) Adoption and Market Demand Risk: The utility of \$MINI relies on widespread adoption within the Platform. If user engagement or demand for the Platform grows slower than anticipated, \$MINI's functional value may be reduced.
- (B) Third-Party Integration Risk: CRIPCO collaborates with blockchain infrastructure providers, intellectual property owners and providers, and other third parties. Any delays, technical failures, or security breaches in these third-party services could affect the availability or functionality of the Platform or \$MINI.
- (C) Development and Operational Risk: The expansion of the Platform may face delays due to unforeseen technical challenges, regulatory changes, or resource constraints.
- (D) Regulatory and Compliance Risk: Future changes in applicable law or regulations may impact the timeline or scope of Platform development.
- (E) Wallet Compatibility Risk: The ability to securely store and transfer \$MINI depends on using digital wallets compatible with the applicable blockchain network. Using unsupported or misconfigured digital wallets may result in loss of access to \$MINI or failed transactions.

### **Technology-Related Risks**

\$MINI operates on the Creditcoin Blockchain, making \$MINI subject to the security and operational conditions of the underlying network. Several technology-related risks may impact the usability, security, and efficiency of \$MINI:

- (A) Smart Contract Vulnerabilities: \$MINI relies on Creditcoin Blockchain smart contracts. Any bugs, exploits, or coding errors could lead to security breaches, unintended losses, or unauthorized access.
- (B) Network Congestion and Transaction Costs: The Creditcoin Blockchain's scalability limitations may result in delays, high transaction fees, or failed transactions during times of heavy network usage, affecting the cost and speed of \$MINI transactions.
- (C) Blockchain Forks and Consensus Changes: Changes to the Creditcoin Blockchain's smart contracts, hard forks, or potential future upgrades could impact the Platform or \$MINI's functionality, security, or compatibility with blockchain standards.
- (D) Cybersecurity Risks: The Creditcoin Blockchain is vulnerable to attacks, such as 51% attacks, or denial-of-service attacks, which could disrupt operations or compromise the integrity of the Platform or \$MINI transactions.
- (E) Private Key Management Risks: Users must secure their private keys to access and transfer \$MINI. Loss of a private key is irreversible, resulting in permanent loss of \$MINI held in the applicable wallet to which the private keys are associated.



- (F) Dependency on Third-Party Infrastructure: \$MINI transactions may in part may rely on software, hardware, smart contracts, or third parties. Any security breaches, operational failures, or regulatory issues affecting the aforementioned infrastructure components could impact \$MINI's availability.
- (G) Future Blockchain Migrations: \$MINI is currently issued on the Creditcoin Blockchain. It may be extended to other blockchains in the future. Technical migration risks, interoperability issues, or unforeseen complications may arise.

## **Mitigation Measures**

CRIPCO has implemented various measures to mitigate the risks outlined in this White Paper. These include comprehensive disclosures, rigorous technology testing, and careful selection of personnel, management, and third-party partners. Many of these risks are inherent to CRIPCO's activities and the broader Platform, making complete elimination impossible. To further reduce exposure to such risks, prospective \$MINI holders should adopt appropriate safeguards based on their chosen custodial methods and remain vigilant by actively monitoring publicly available new and market signals, enabling them to respond swiftly to developments which may result in the materialization of specific risks.

### **A. PART A - INFORMATION ABOUT THE OFFEROR OR THE PERSON SEEKING ADMISSION TO TRADING**

#### **A.1 Name**

CRIPCO Pte. Ltd.

#### **A.2 Legal Form**

Private limited company, incorporated under the laws of Singapore.

#### **A.3 Head Office**

Same as registered address. *See* A.4.

#### **A.4 Registered Address**

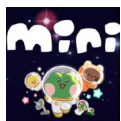
38 Beach Road #17-12, South Beach Tower, Singapore (189767).

#### **A.5 Registration Date**

2022-03-18.

#### **A.6 Legal Entity Identifier (LEI)**

988400PZ36WPF2TXVP39.



**A.7 Another Identifier Required Pursuant to Applicable National Law**

CRIPCO's Singapore Unique Entity Number (UEN) is: 202209436E.

**A.8 Contact Telephone Number**

Available upon request.

**A.9 E-mail Address**

cripco@cripco.com.

**A.10 Response Time (Days)**

30 days.

**A.11 Parent Company**

Not applicable.

**A.12 Members of the Management Body**

Full Name	Business Address	Function
Park Shinchul	1-Dong 302-Ho 193 Banghak-Ro Dobong-Gu, Seoul, Republic of Korea	Director
Ahn Taehyon	25 Oxley Walk #03-21 Belle Vue Residences Singapore (238595)	Director
Yoo Chris Hyong Won	6100 E Camino Correr, Anaheim, CA 92807-2313 UNITED STATES	Director
Kin Jung Keon	38 Beach Road #17-12, South Beach Tower, Singapore (189767).	Secretary

**A.13 Business Activity**

CRIPCO is the issuer of the \$MINI token and the primary developer of the Platform. The Platform serves as an interactive environment built around Web3 gaming, with \$MINI functioning as its native utility token. CRIPCO's core business activity centers on maintaining and expanding this Platform, leveraging \$MINI to enable user interaction and value exchange across its suite of games and features.



\$MINI is integral to gameplay and user engagement on the Platform. It operates as the in-game currency, enabling users to access various core and premium functionalities, such as character customization, cosmetic enhancements, and the unlocking of special in-game items. \$MINI also facilitates access to exclusive features and experiences, including participation in limited-time events and access to reward mechanisms tied to user activity and achievements.

CRIPCO's ongoing business operations include the development of new content and experiences, ecosystem management, and partnerships that enhance the utility and reach of \$MINI.

**A.14 Business Activity of Parent Company**

Not applicable.

**A.15 Newly Established**

No (False).

**A.16 Recent Financial Condition**

CRIPCO, incorporated in 2022, is in the early stages of development and has not yet generated material revenue. CRIPCO's financial position primarily reflects expenditure on product development, Platform infrastructure, regulatory compliance, and other startup costs. CRIPCO remains in good standing with no outstanding tax liabilities.

**A.17 Financial Condition Since Registration**

The financial condition of CRIPCO is stable. *See* A.16.

**B. PART B - INFORMATION ABOUT THE ISSUER, IF DIFFERENT FROM THE OFFEROR OR PERSON SEEKING ADMISSION TO TRADING**

Not applicable. CRIPCO is both the issuer and the person seeking admission to trading pursuant to this White Paper.

**B.1 Name**

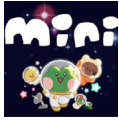
Not applicable.

**B.2 Legal Form**

Not applicable.

**B.3 Registered Address**

Not applicable.



**B.4 Head Office**

Not applicable.

**B.5 Registration Date**

Not applicable.

**B.6 Legal Entity Identifier**

Not applicable.

**B.7 Another Identifier Required Pursuant to Applicable National Law**

Not applicable.

**B.8 Parent Company**

Not applicable.

**B.9 Members of the Management Body**

Not applicable.

**B.10 Business Activity**

Not applicable.

**B.11 Business Activity of Parent Company**

Not applicable.

**C. PART C- INFORMATION ABOUT THE OPERATOR OF THE TRADING PLATFORM**

Not applicable, as this White Paper is not being prepared by or on behalf of a trading platform operator.

**C.1 Name**

Not applicable.

**C.2 Legal Form**

Not applicable.



**C.3 Registered Address**

Not applicable.

**C.4 Head Office**

Not applicable.

**C.5 Registration Date**

Not applicable.

**C.6 Legal Entity Identifier**

Not applicable.

**C.7 Another Identifier Required Pursuant to Applicable National Law**

Not applicable.

**C.8 Parent Company**

Not applicable.

**C.9 Reason for Crypto-Asset White Paper Preparation**

Not applicable.

**C.10 Members of the Management body**

Not applicable.

**C.11 Business Activity**

Not applicable.

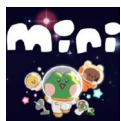
**C.12 Business Activity of Parent Company**

Not applicable.

**D. PART D - INFORMATION ABOUT THE CRYPTO-ASSET PROJECT**

**D.1 Crypto-Asset Project Name**

Minicoin.



## D.2 Crypto-Assets Name

\$MINI.

## D.3 Abbreviation

\$MINI.

## D.4 Crypto-Asset Project Description

The Platform supports Web3 games based on characters from the LINE ecosystem. \$MINI can be used within the Platform for character customization and access to premium features. \$MINI will also be used to participate in Platform events or receive rewards.

## D.5 Details of all persons involved in the implementation of the crypto-asset project

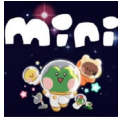
Full Name	Business Address	Function
Park Shinchul	1-Dong 302-Ho 193 Banghak-Ro Dobong-Gu, Seoul, Republic of Korea	Director
Ahn Taehyon	25 Oxley Walk #03-21 Belle Vue Residences Singapore (238595)	Director
Yoo Chris Hyong Won	6100 E Camino Correr, Anaheim, CA 92807-2313 United States	Director
Kin Jung Keon	38 Beach Road #17-12, South Beach Tower, Singapore (189767).	Secretary

## D.6 Utility Token Classification

Yes (True).

## D.7 Key Features of Goods/Services for Utility Token Projects

\$MINI is the Platform's utility token, used to pay for character customization, access premium features, and participate in events or receive rewards. \$MINI does not grant ownership, governance powers, enforceable claims, or guarantees of utility.



## **D.8 Plans for the Token**

\$MINI is integral to the Platform and may develop additional utilities in the future. These developments may extend gaming ecosystem integrations and other cross-platform functionalities.

## **D.9 Resource Allocation**

Not applicable.

## **D.10 Planned Use of Collected Funds or Crypto-Assets**

Not applicable.

# **E. PART E - INFORMATION ABOUT THE OFFER TO THE PUBLIC OF CRYPTO-ASSETS OR THEIR ADMISSION TO TRADING**

## **E.1 Public Offering or Admission to Trading**

\$MINI is not being offered to the public. CRIPCO is applying solely for \$MINI's admission to trading.

## **E.2 Reasons for Public Offer or Admission to Trading**

The admission to trading of \$MINI is intended to support the growth and accessibility of the Platform by increasing liquidity and enabling broader participation in the Platform's in-game ecosystem. Trading Platforms' listing of \$MINI would facilitate user acquisition, enhancing visibility for the Platform, and create an accessible on-ramp for users and institutional participants seeking exposure to the Platform's utility token. Additionally, the listing of \$MINI will contribute to the decentralization of Platform operations by allowing holders to acquire and exchange tokens needed for Platform-level activities. These steps are critical to the long-term adoption and sustainability of the Platform.

## **E.3 Fundraising Target**

Not applicable.

## **E.4 Minimum Subscription Goals**

Not applicable.

## **E.5 Maximum Subscription Goal**

Not applicable.





**E.6 Oversubscription Acceptance**

Not applicable.

**E.7 Oversubscription Allocation**

Not applicable.

**E.8 Issue Price**

Not applicable.

**E.9 Official Currency or Any Other Crypto-Assets Determining the Issue Price**

Not applicable.

**E.10 Subscription Fee**

Not applicable.

**E.11 Offer Price Determination Method**

Not applicable.

**E.12 Total Number of Offered/Traded Crypto-Assets**

Up to 100,000,000,000 depending on effective total circulating supply at any given time.

**E.13 Targeted Holders**

All types of investors (ALL).

**E.14 Holder Restrictions**

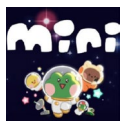
There are no technical blockchain-based holder restrictions. Trading Platforms may impose restrictions on buyers and sellers in accordance with applicable laws and their internal policies.

**E.15 Reimbursement Notice**

Not applicable.

**E.16 Refund Mechanism**

Not applicable.



**E.17 Refund Timeline**

Not applicable.

**E.18 Offer Phases**

Not applicable.

**E.19 Early Purchase Discount**

Not applicable.

**E.20 Time-Limited Offer**

Not applicable.

**E.21 Subscription Period Beginning**

Not applicable.

**E.22 Subscription Period End**

Not applicable.

**E.23 Safeguarding Arrangements for Offered Funds/Crypto-Assets**

Not applicable.

**E.24 Payment Methods for Crypto-Asset Purchase**

Not applicable.

**E.25 Value Transfer Methods for Reimbursement**

Not applicable.

**E.26 Right of Withdrawal**

Not applicable.

**E.27 Transfer of Purchased Crypto-Assets**

Not applicable.

**E.28 Transfer Time Schedule**

Not applicable.



**E.29 Purchaser's Technical Requirements**

Not applicable.

**E.30 CASP name**

Not applicable.

**E.31 CASP identifier**

Not applicable.

**E.32 Placement Form**

Not applicable.

**E.33 Trading Platforms name**

Kraken. The list of other Trading Platforms on which admission of the \$MINI has been approved will be periodically updated and made available at [minicoin.xyz](http://minicoin.xyz).

**E.34 Trading Platforms Market Identifier Code (MIC)**

Not applicable.

**E.35 Trading Platforms Access**

Trading Platforms are accessible via their respective websites or applications.

**E.36 Involved Costs**

Using Trading Platforms may involve fees set independently by each Trading Platform. These fees are not controlled by CRIPCO and may change at the Trading Platform's sole discretion.

**E.37 Offer Expenses**

Not applicable.

**E.38 Conflicts of Interest**

To the best of CRIPCO's reasonable knowledge, no conflicts of interest exist in connection with the admission of \$MINI for trading on Trading Platforms.

**E.39 Applicable Law**

Not applicable (no offer to the public).



Any dispute arising out of or in connection with this White Paper, CRIPCO, or the admission of \$MINI to trading on Trading Platforms shall be governed exclusively by the laws of the law applicable to the offer to the public of \$MINI, without regard to conflict of law rules or principles, except to the extent that such disputes are governed by applicable law pursuant to the terms and conditions of the respective Trading Platform on which \$MINI has been admitted for trading.

#### **E.40 Competent Court**

This White Paper, together with any agreements, obligations, or disputes arising out of or in connection with the issuance, holding, transfer, or redemption of \$MINI, shall be governed by and construed in accordance with the laws of Singapore. Any dispute, controversy, claim, or difference of any kind arising out of or relating to this White Paper, including the existence, validity, interpretation, performance, breach, or termination thereof, shall be subject to the exclusive jurisdiction of the courts of Singapore.

### **F. PART F - INFORMATION ABOUT THE CRYPTO-ASSETS**

#### **F.1 Crypto-Asset Type**

Utility Token

#### **F.2 Crypto-Asset Functionality**

\$MINI is the Platform's utility token, used to pay for character customization, access premium features, and participate in events or receive rewards. \$MINI does not grant ownership, governance powers, enforceable claims, or guarantees of utility.

#### **F.3 Planned Application of Functionalities**

\$MINI is integral to the Platform and may develop additional utilities in the future. These developments may extend gaming ecosystem integrations and other cross-platform functionalities.

#### **F.4 Type of white paper**

Other than asset-referenced tokens or e-money tokens (OTHR).

#### **F.5 The type of submission**

New (NEWT).

#### **F.6 Crypto-Asset Characteristics**

“\$MINI” is a community-based crypto-asset available on the EVM compatible Creditcoin Blockchain and used within Platform.



**F.7 Commercial name or trading name**

\$MINI.

**F.8 Website of the issuer**

Cripco.com.

**F.9 Starting date of offer to the public or admission to trading**

2025-09-18.

**F.10 Publication date**

2025-09-08.

**F.11 Any other services provided by the issuer**

CRIPCO supports bringing intellectual property to Web3 and helps individuals and companies monetize their intellectual property through non-fungible tokens which can then be bought, sold, and enhanced via CRIPCO's native marketplace.

**F.12 Identifier of operator of the trading platform**

PGSL (for Kraken). For other Trading Platforms on which admission of the \$MINI has been approved see minicoin.xyz.

**F.13 Language or languages of the white paper**

English.

**F.14 Digital Token Identifier Code used to uniquely identify the crypto-asset or each of the several crypto-assets to which the white paper relates, where available**

Not applicable.

**F.15 Functionally Fungible Group Digital Token Identifier, where available**

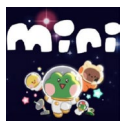
Not applicable.

**F.16 Voluntary data flag**

Mandatory (False).

**F.17 Personal data flag**

No (False).

**F.18 LEI eligibility**

Yes (True).

**F.19 Home Member State**

Home Member State of Kraken (Ireland).

**F.20 Host Member States**

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden. This list reflects all EU and EEA Member States where this White Paper may be made available pursuant to the passporting mechanism under Article 8(5) of MiCA, following notification by the competent authority of Ireland.

**G. PART G - INFORMATION ON THE RIGHTS AND OBLIGATIONS ATTACHED TO THE CRYPTO-ASSETS****G.1 Purchaser Rights and Obligations**

Holders of \$MINI may engage with the Platform but must comply with all relevant laws, follow the applicable terms of services, and are responsible for paying any transaction and Platform fees.

CRIPCO, to the fullest extent permitted by applicable law, disclaims all warranties, whether express or implied, in relation to \$MINI. This includes, but is not limited to, implied warranties of merchantability and fitness for a particular purpose. Furthermore, to the fullest extent permissible by applicable law, CRIPCO shall not be liable for any damages arising from the holding, use, transfer, or interactions involving \$MINI or the Platform. This limitation applies to all forms of damages, including direct, indirect, incidental, punitive, and consequential damages.

**G.2 Exercise of Rights and Obligation**

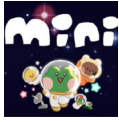
\$MINI may be used on the Platform subject to the terms and conditions thereof.

**G.3 Conditions for Modifications of Rights and Obligations**

Not applicable.

**G.4 Future Public Offers**

Not applicable.



#### **G.5 Issuer Retained Crypto-Assets**

Not applicable.

#### **G.6 Utility Token Classification**

Yes (True).

#### **G.7 Key Features of Goods/Services of Utility Tokens**

\$MINI may be used for character customization and gaining access to premium features within the Platform. It will also be used to participate in events or receive rewards. All use of \$MINI on the Platform is subject to the terms and conditions thereof.

#### **G.8 Utility Tokens Redemption**

\$MINI are not otherwise redeemable for any other asset, fiat currency, or payment instrument, and does not constitute any legal right, claim, or obligation against CRIPCO or any third party. \$MINI are not redeemable for any other asset, fiat currency, or payment instrument, and does not constitute any legal right, claim, or obligation against the issuer or any third party.

#### **G.9 Non-Trading Request**

Sought (True).

#### **G.10 Crypto-Assets Purchase or Sale Modalities**

Not applicable.

#### **G.11 Crypto-Assets Transfer Restrictions**

Not applicable.

#### **G.12 Supply Adjustment Protocols**

No (False).

#### **G.13 Supply Adjustment Mechanisms**

Not Applicable.

#### **G.14 Token Value Protection Schemes**

No (False).



#### **G.15 Token Value Protection Schemes Description**

Not applicable.

#### **G.16 Compensation Schemes**

No (False).

#### **G.17 Compensation Schemes Description**

Not applicable.

#### **G.18 Applicable Law**

Any dispute arising out of or in connection with this White Paper, CRIPCO, or the admission of \$MINI to trading on Trading Platforms shall be governed exclusively by the laws of Singapore, without regard to conflict of law rules or principles, except to the extent that such disputes are governed by applicable law pursuant to the terms and conditions of the respective Trading Platform on which \$MINI has been admitted for trading.

#### **G.19 Competent Court**

This White Paper, together with any agreements, obligations, or disputes arising out of or in connection with the issuance, holding, transfer, or redemption of \$MINI, shall be governed by and construed in accordance with the laws of Singapore. Any dispute, controversy, claim, or difference of any kind arising out of or relating to this White Paper, including the existence, validity, interpretation, performance, breach, or termination thereof, shall be subject to the exclusive jurisdiction of the courts of Singapore.

### **H. PART H – INFORMATION ON THE UNDERLYING TECHNOLOGY**

#### **H.1 Distributed ledger technology**

\$MINI is issued on the Creditcoin Blockchain, a public and permissionless distributed ledger. The Creditcoin Blockchain serves as the underlying infrastructure for the creation, transfer, and verification of \$MINI transactions.

#### **H.2 Protocols and Technical Standards**

Not applicable.

#### **H.3 Technology Used**

\$MINI are issued on the Creditcoin Blockchain. For Ethereum-compatible interactions, the Creditcoin Blockchain supports an EVM-compatible environment, enabling use of ERC-20 cryptocurrencies, but the on-chain native standard itself is built using the Substrate framework, a modular and open-source blockchain development toolkit.





#### **H.4 Consensus Mechanism**

\$MINI exists on the Creditcoin Blockchains. The Creditcoin Blockchain operates on a Nominated Proof-of-Stake (“NPoS”) model, where committers (nominators) delegate their stake to trusted validators who produce and validate new blocks. This delegation system allows nominators to participate in validator selection.

#### **H.5 Incentive Mechanisms and Applicable Fees**

The Platform charges gas fees in \$MINI for transaction processing on the Creditcoin Blockchain.

#### **H.6 Use of Distributed Ledger Technology**

DLT operated by the development team for the Creditcoin Blockchain and third-party actors operating on the Creditcoin Blockchain development team’s behalf (True).

#### **H.7 DLT Functionality Description**

Please refer to parts H.1 and H.4 above.

#### **H.8 Audit**

Yes (True).

#### **H.9 Audit Outcome**

A security assessment of the \$MINI was conducted by CERTIFIED KERNEL TECH LLC, d/b/a CertiK, on April 1, 2025. The audit focused on evaluating the codebase for potential vulnerabilities, logic errors, and compliance with industry best practices for smart contract security.

The CertiK assessment concluded with no critical vulnerabilities identified. Any non-critical findings were addressed promptly by CRIPCO, with CertiK confirming remediation where applicable.

### **I. PART I – INFORMATION ON THE SUSTAINABILITY INDICATORS IN RELATION TO ADVERSE IMPACT ON THE CLIMATE AND OTHER ENVIRONMENT-RELATED ADVERSE IMPACTS**

*Adverse impacts on climate and other environment-related adverse impacts.*

#### **I.1 Information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism**

\$MINI operates on the Creditcoin Blockchain’s NPoS consensus mechanism. The NPoS mechanisms is generally considered to be less energy-intensive than traditional proof-of-



work consensus models. While such a network consumes relatively less energy per transaction, it is important to clarify that this does not imply an absolute reduction in total energy consumption or environmental impact. Rather, this consensus model is comparatively less burdensome in terms of energy use, thereby supporting a relatively more sustainable operational structure.

## **I.2 Name**

CRIPCO Pte. Ltd.

## **I.3 Name of the Crypto-Asset**

\$MINI.

## **I.4 Consensus Mechanism**

\$MINI operates on the Creditcoin's NPoS blockchain.

## **I.5 Incentive Mechanisms and Application Fees**

The Creditcoin Blockchain, where \$MINI is issued, has its own incentive mechanisms and requires gas fees payable in \$CTC.

## **I.6 Beginning of the Period to which the Disclosed Information Relates**

2025-09-01.

## **I.7 End of the Period to which the Disclosed Information Related**

2025-09-08.

## **I.8 Energy Consumption**

The estimated total daily energy consumption of the Creditcoin Blockchain, on which \$MINI is issued, is 7.43 kWh. The estimated energy consumption per transaction is 4.90e-5 kWh, based on an average of 151,366 daily transactions.<sup>1</sup>

## **I.9 Energy Consumption Sources and Methodologies.**

Creditcoin Blockchain energy consumption estimates were based on measured CPU and RAM usage of validator nodes on the Creditcoin Blockchain. CPU usage was tracked in milli-CPU's ("mCPU") and extrapolated using watt-per-mCPU ratios. Power usage by validator nodes was estimated based on active and reasonably anticipated validator nodes operating with equivalent hardware.

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<sup>1</sup> Based on Creditcoin's official MiCA methodology report dated September 5, 2025.



#### **I.10 Supplementary information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism**

Not applicable.