



AUMENT COIN WHITE PAPER

Updated: May 2025

DISCLAIMER: This White Paper is for informational purposes only and does not constitute investment advice, a prospectus, or solicitation to invest. Participation in the AUMENT Coin ecosystem is subject to compliance with local laws and the Terms and Conditions available at www.aument.com/terms.

EXECUTIVE SUMMARY: AUMENT is a next-generation hybrid token designed to integrate the efficiency of blockchain with the traditional financial compliance. Issued by AUMENT AG, a FINMA-registered Virtual Asset Service Provider (VASP) and member of the VQF Self-Regulatory Organization.

AUMENT Coin (AUME) is an ERC-20 token, FINMA-licenses as a Hybrid Payment and Utility Coin with dual functionality.

AUMENT operates within a legally approved and regulated framework, enabling token holders to access a range of services through our digital ecosystem, including optional loan facilitation with third-party banks and other financial services. Our operational integrity is enhanced through our use of physical gold reserves held in certified Swiss vaults. These reserves serve as an internal asset backing for AUMENT AG's institutional interactions; however, they do not represent ownership or entitlement for token holders.

OUR MISSION: AUMENT's mission is to provide a secure, compliant, and forward-looking financial ecosystem that connects the benefits of digital assets with real-world utility. Our approach emphasizes legal clarity, institutional transparency, and inclusive access to financial tools.

AUMENT AG AT A GLANCE:

- Incorporated: Switzerland (Zug)
- Legal Status: Registered AG under Swiss law
- Regulatory: VQF-approved SRO member, subject to Swiss AMLA
- Token Type: Hybrid ERC-20 token (payment + utility classification per FINMA)
- Website: www.aument.com

TOKEN CHARACTERISTICS:

- Token Name: AUMENT Coin (AUME)
- Blockchain: Ethereum (ERC-20 standard)
- Total Supply: 500,000,000 AUME
- Initial Price: \$10.00 USD / AUME
- Minimum Transfer: 1 AUME
- Decimals: 18

AUMENT AG

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FUNCTIONALITY & UTILITY AUME provides:

- Access to AUMENT's digital financial ecosystem
- Payment functionality for platform services and potential third-party integrations
- Privileged access to future service modules (e.g., loyalty programs, partner platforms)
- Eligibility for voluntary participation in AUMENT's loan facilitation process

LEGAL & REGULATORY COMPLIANCE: AUMENT AG adheres strictly to the requirements of Swiss financial market laws. The AUME token has been structured based on legal advice to qualify as a hybrid (payment and utility) token. It is not a security or derivative under current Swiss regulation. Token issuance is conducted in accordance with applicable exemptions under Swiss Banking, FinSA, FinIA, and AMLA laws.

GOLD RESERVE FRAMEWORK: AUMENT AG maintains a reserve of physical gold, acquired from shareholder capital and proceeds from token sales. These reserves are stored in audited Swiss vaults and serve as a discretionary internal asset pool for the Company. Token holders do not own the gold or possess claims against it. Gold is not used to directly back individual tokens or guarantee value but may be pledged by AUMENT AG to partner banks to facilitate client-requested services.

CREDIT FACILITATION SERVICES: AUMENT AG offers optional credit facilitation to verified AUME holders. This is not a lending service; rather, it is a process where AUMENT AG may use its own gold assets as a pledge to support a client's credit application with selected third-party financial institutions.

Key Points:

- AUME holders may request credit support
- Tokens must be temporarily deposited into a dedicated collateral wallet
- No investment is conducted on behalf of the token holder
- Loan decisions remain solely with external banks
- Deposited tokens are returned once the loan is repaid or denied

These activities are subject to contractual agreements and AML/KYC compliance.

PLATFORM COMPONENTS:

- **Web & Mobile App:** User interfaces for AUME purchases, wallet access, loan facilitation, and support
- **Custodial Wallet:** Required for collateral placement, fully audited and controlled via smart contracts
- **Non-Custodial Wallet:** Optional for users preferring self-custody
- **Partner Portal:** Secure interface for banks and financial institutions

ROADMAP:

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Phase	Milestone	Timeline
P0	Proof-of-Concept & Platform Validation	Q2 2025
P1	Public App Launch (iOS & Android)	Q3 2025
P2	Tier-1 Exchange Listing	Q3 2025
P3	Launch of Payment Features & Loyalty Programs	Q1–Q2 2026

SECURITY & INFRASTRUCTURE:

- Smart contracts independently audited
- KYC/AML screening via Shufti Pro
- Data compliance per Swiss DPA and GDPR
- Cold storage & gold vault redundancy protocols

RISK FACTORS & LIMITATIONS:

- AUME tokens do not guarantee price stability
- Gold holdings are internal to AUMENT AG and do not grant any claim or ownership
- Regulatory classifications may change as laws evolve
- Credit facilitation service does not guarantee loan issuance

SELLBACK & FUTURE BUYBACK OPTIONS: AUMENT AG may, at its discretion, offer token repurchase options at predefined times and rates. These offers are non-binding and not guaranteed. The decision to conduct such actions lies solely with AUMENT AG.

CONCLUSION: AUMENT reimagines digital finance by bridging trust, regulation, and decentralization. Grounded in Swiss legal standards and driven by innovative blockchain design, AUMENT delivers a responsible and flexible token for modern users.

AUMENT Coin is not just a digital asset—it is a platform for secure utility and financial interaction, aligned with regulatory best practices.

CONTACT

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