



panopedia®

---

## Token Private Sale Whitepaper

Clover & Dime Pte Ltd  
[www.panopedia.com](http://www.panopedia.com)  
19 Cecil Street, #04-01  
Singapore 049704

Updated  
December 2021



# Table of Contents

---

3. Introduction
4. Distribution
5. Mining Rewards
6. Sale Information
7. Frequent Asked Questions
8. Company Information

# The Future of Real Estate



# Introduction



---

## Objective

Spread Panopedia's 360 Panotour Technology by rewarding Authors with High Quality and Popular Panotours.

## What is PANO Token?

As a **Rewards Token**, authors will be rewarded in the form of PANO Token for every view their 360 Panotour generates on the world wide web, with data fed directly from Google Analytics for accuracy.

## Rewards

With sufficient liquidity and a goal to make PANO Token being available on as many cryptocurrency exchanges as possible, authors will be able to trade and sell them for fiat currency of their choice.

## Benefits

Authors will be able to use the PANO Token to upgrade their subscriptions, getting more allowances to create more Panotours, as well as various unlockable features currently available and to be released in the future.

# Distribution

---

Token Name:	<b>Panopedia</b>
Ticker/Symbol:	<b>PANO</b>
Total Supply:	<b>50,000,000,000</b>
Blockchain:	<b>Binance Smart Chain (BEP20)</b>
Contract Owner:	<b>Clover &amp; Dime Pte. Ltd.</b>
Wallet Administrator:	<b>Clover &amp; Dime Pte. Ltd.</b>
Mineable:	<b>Yes</b>
Mintable:	<b>No</b>
Burnable:	<b>Yes</b>
Transaction Fees:	<b>0%</b>

## Economics

Group	Amount	Lock Up
Private Sale:	500,000,000 ( 1%)	6 Months
Public Sale:	9,500,000,000 (19%)	-
Mining Rewards:	10,000,000,000 (20%)	-
Product Development:	15,000,000,000 (30%)	-
Marketing:	7,500,000,000 (15%)	-
Advisors:	2,500,000,000 ( 5%)	12 Months
Legal:	2,500,000,000 ( 5%)	-
Team:	2,500,000,000 ( 5%)	12 Months

# Mining Rewards

---

## Eligibility

All users and subscribers of Panopedia will be able to mine PANO token, with no limitations on whether they are on a paid subscription or using a free account.

## Rewards

For every view generated and verified by Google Analytics, authors will be paid 10 PANO tokens to be credited into their Panopedia Account.

## Rewards Calculation

Calculation of PANO tokens will be done at least once a day, depending on server and network congestion.

## Rewards Halving

Mining rewards will be halved at every 50% depletion of rewards pool. For example, when the balance of the rewards pool is reduced to 5 Billion from the original amount of 10 Billion, the rewards paid out will be reduced to 500 PANO tokens.

## Withdrawals

Tokens are held in escrow by Panopedia until a withdrawal request to a BEP20 Compatible wallet of their choice is made. Withdrawals are submitted to the blockchain immediately, but the time taken for the balance to show up in their wallet is subjected to BEP20 blockchain congestion.

## Fees

Due to BEP20 blockchain transaction fees beyond our control, there will be a 1% withdrawal fee for every withdrawal request. Beyond this withdrawal fee and blockchain transaction fees, there will be no additional transaction fees on transfers of PANO tokens.

# Sale Information

---

## Eligibility

All registered users of Panopedia will be able invited to the Private Sale.

## Sale Period

The exact date for the start of the sale will be released soon. Once the date is confirmed, it will be sent to all registered users of Panopedia. The sale period will be for a length of 2 months. This period may end earlier if the private sale supply is all sold out.

## Total Sale Amount

The private sale will consist of 1% of total supply, which is 500,000,000 tokens.

## Price

Private sale tokens may be purchased on Panopedia and the private sale price per token will be USD \$0.01.

## Minimum Purchase

Each purchase will be for a lot of 50,000 PANO tokens, at the lot price of USD \$500.00. There is no maximum purchase amount per user.

## Lock Up Period

There is a lock up period of at least 6 months, after which you may choose to redeem the tokens to your BEP20 Compatible wallet, or hold it in your Panopedia account. However, if liquidity conditions are met, this lock up period may end earlier.

## Fees

For a period of 14 days after the lock up period has ended, we will absorb all network fees for transfers to your BEP20 Compatible wallet. There will be a 1% withdrawal fee thereafter.



# Frequently Asked Questions

---

## **If I'm not a registered user, can I still be invited?**

No, only registered users may be invited to the Private Sale. Registration to Panopedia is free, and you may do so at <https://www.panopedia.com/register>.

## **Can I buy less than 50,000 Tokens?**

No, each lot is for 50,000 tokens only.

## **What is the lock up period?**

The lock up period is a period of at least 6 months, where your tokens are held in escrow and prohibited from redemption. This is to avoid liquidity problems which might otherwise result in losses. However, if there is sufficient liquidity in the market, the lock up period may end earlier.

## **Will the price increase?**

The price for the tokens is fixed for the duration of the private sale and will neither increase nor decrease.

## **Do I need a wallet to redeem my tokens?**

You may choose to hold the tokens in your own cryptocurrency wallet, or hold it in your Panopedia account.

## **Can I sell my tokens after the lock up period?**

Yes, you may choose to sell your tokens or transfer it to anyone of your choice.

## **Are there any risks?**

As with any investments, there are inherent risks. We try to minimise your exposure with the lock up period, to prevent any large sell-offs. We will also be aggressively marketing this cryptocurrency to gain worldwide exposure.

## **What else can I do with my tokens?**

You may choose to hold your tokens, and they can be used to unlock more features in your Panopedia account.

# Company Information

---

## The Product

Panopedia is a product and a registered trademark of Clover & Dime Pte. Ltd.  
Trade Mark Number: 40202017216X

## Company Information

Clover & Dime Pte. Ltd. is a private limited company registered under the Accounting and Corporate Regulatory Authority (ACRA) of Republic of Singapore.

The ACRA registration number of Clover & Dime Pte. Ltd. is 201525965C. The company's information and registration can be found and verified on the ACRA website at <https://www.acra.gov.sg>.

## Contact Information

The registered address of Clover & Dime Pte. Ltd. is at

19 Cecil Street  
#04-00, The Quadrant @ Cecil  
Singapore 049704

Email: [enquiry@panopedia.com](mailto:enquiry@panopedia.com)

## Website

Panopedia may be accessed by all users at <https://www.panopedia.com>. Users are not required to pay to use our services.

## Subscriptions

Paid subscriptions are only for upgrading of accounts to increase the amount of Panotours in the account.

Users with free accounts are still allowed to create Panotours, with limitations.

# Notes



A series of horizontal lines for writing notes, with a decorative graphic at the bottom left.

A decorative graphic in the bottom-left corner consisting of several overlapping, semi-transparent triangles in light blue and grey tones, creating a layered, geometric effect.



**panopedia**<sup>®</sup>

snap.create.imagine





panopedia®

Clover & Dime Pte. Ltd.  
Company Registration Number: 201525965C