
iZAC Coin Limited

DISCLOSURE DOCUMENT

1. COMPANY DISCLOSURE

Summary

This disclosure statement summarises the key aspects of the iZAC Token Sale to assist applicants decide whether to apply for iZAC Tokens in the iZAC Token Sale. This summary is related to the iZAC Token Sale. This disclosure statement is not designed to detail the features and risks relating to the purchase or ownership of an iZAC Tokens or Ethereum and their operations.

Applicants should consider this disclosure statement together with the Whitepaper and the Token Sale Terms and conditions to assess whether they have sufficient information and experience before applying for iZAC Tokens in the Token Sale. All applicants who wish to participate in the iZAC Token Sale must acknowledge, before applying:

- that they have read and understood this disclosure statement;
- are bound by the Token Sale Terms and conditions;
- acknowledge that this disclosure statement does not give rise to any additional legal rights for an applicant or other iZAC Token Owners.

This disclosure statement is not a regulated disclosure document. It has not been lodged with any authority. There are no mandatory content or verification requirements in this statement. The disclosure document does not make any offer, It does not contain any terms, statements, representations, assurances, undertakings or opinions which may be relied on by the applicant for iZAC Tokens or other iZAC Token Owners. This disclosure document is subject to the Token Sale Terms and conditions. This disclosure also does not describe the features or risks of:

- blockchain tokens
- blockchain-based software systems
- Blockchain-token Technology
- cryptocurrencies
- digicurrencies
- Ethereum
- smart contract based technology or software

Please do not participate in the Token sale event until you have read and fully understand the Terms and Conditions. This event is not open to residents or domiciliary of the United States of America, China or to any other citizens or residents of any jurisdiction whose laws apply to prohibit the offer

iZAC Coin STAKEHOLDERS

iZAC Coin company directors are the principle shareholders of the company owning 100% of the total shares issue in the company. The Australian company's Shareholder register is publically available for viewing for a small fee on Australian Securities and Investments Commission (**ASIC**) website.

iZAC Coin FINANCIAL INFORMATION

iZAC Coin is a privately-owned company, registered in Australia and compliant with the relevant obligations and requirements of ASIC 2001 and the Corporations Act 2001.

iZAC Coin was founded in late 2017 and has no public financial information available. There are no venture capital investor behind iZAC Coin. iZAC Coin is wholly funded by the directors it has not received funding from any private investors to date. iZAC is running its operations from its cash reserves.

iZAC Token Sale is not offered as a financial product or other financial investment. Applicants pay for iZAC Tokens and choose to invest their time and expertise in participating in the iZAC ecosystem. The iZAC token is a launch pad for the future development of the iZAC ecosystem but without pre-set, definable limits and operating in a highly competitive and evolving marketplace.

This does not make buying iZAC Token a financial product or service. Please read this disclosure statement and the Whitepaper to make your own assessment.

SENIOR MANAGERS AND DIRECTORS

Bio information on the directors and senior managers of iZAC Coin is provided in the White Paper and iZAC <http://izac.io> website.

MATERIAL LITIGATION

iZAC Coin is not party to any litigation as at the date of publication of this Company Disclosure document.

2. Consent

By purchasing, holding and using iZAC Tokens, you expressly acknowledge that you are aware of the following:

The iZAC Token(s) are not intended to be structured or sold as securities, commodities, digital currencies or any other form of financial or investment product. Accordingly, none of the information presented by iZAC Coin in respect to the iZAC Token is intended to form the basis for any investment decision, and no recommendations are intended. The cryptocurrency market and its associated technologies are changing rapidly, as a consequence, iZAC Coin expressly disclaims any and all responsibility for any direct, indirect or consequential loss, damage, cost or expense of any kind whatsoever arising directly or indirectly from, or otherwise in connection with:

- a) reliance on any information contained within the iZAC disclosure documents
- b) any error, omission or inaccuracy in any such information; or
- c) any action resulting from such information.

Ownership of iZAC Tokens carries no rights, expressed or implied, other than the right to use the iZAC Tokens as a means to enable and use them to interact within the iZAC ecosystem, if successfully completed and deployed.

Importantly you understand and accept that the iZAC Tokens do not represent or confer:

- a) any ownership right, share or security (or any equivalent right) in iZAC Coin, any other company or the iZAC ecosystem;
- b) No right to receive preferential treatment in any future sales or releases of associated products;
- c) any future right to receive an interest or revenue share in iZAC Coin, any other company or the iZAC ecosystem;
- d) any future right to receive an interest in any intellectual property rights relating to the iZAC ecosystem; or
- e) any other form of participation in or relating to iZAC Coin or the iZAC ecosystem, other than a right to enable participation in the iZAC ecosystem (if and when it is deployed) for the duration of the time you hold iZAC tokens.

As the regulatory context is rapidly changing. New laws and policies are changing and emerging, including the possibility of laws being introduced from time to time which apply to financial services and product laws aligned to offers and events analogous to the Token Sale or which introduce taxation applicable to their ownership and operation.

What are iZAC Tokens

iZAC Tokens will be ERC20 compliant Ethereum tokens as published on the Ethereum blockchain. No other feature, representation or undertaking is made or implied about iZAC Tokens or iZAC Coin which is inconsistent with those features of an iZAC Token.

The iZAC ecosystem inherently depends on participants working on their individual project and collective involvement to expand the use of the iZAC Token. iZAC Coin will continue to develop the process of embedding the individual bio-dynamics into the blockchain and releasing our finding to the ecosystem. Together we hope to develop unbreakable keys and secure locks for all manner of day to day usage.

The iZAC Tokens are required for use in the iZAC ecosystem, the value of iZAC Tokens is their exclusive use within the iZAC ecosystem and to utilise them as a digital asset. As the value of the iZAC Token holds value exclusively, as an exchangeable digital asset, by the participants in the iZAC ecosystem, it is not inherently integrated with exchanging iZAC Tokens for other things (such as fiat currencies), though this remains theoretically possible.

The Token Sale

The application process is self-evident from the Website. That being; an application for a holding and transfer of either fiat currency or crypto currency to iZAC Coin. The iZAC Tokens will be transferred into your registered Ethereum wallet for use in the iZAC ecosystem. The Token Sale Terms provide the legal terms governing the application process. There is no other application step which needs disclosure. The pricing is published on the Website at the time of offering and may be varied depending on timing. The pricing schedule will not be duplicated in the disclosure

Please Note: No other person has any authority on behalf of iZAC Coin to charge for an iZAC Token or any part of the process of applying for an iZAC Token in the Token Sale

document.

Payment can be made by sending any acceptable crypto currency as advised at the time of offering by iZAC Coin (see the Website) or in a fiat currency acceptable to iZAC Coin.

WARNING: DO NOT PURCHASE iZAC TOKENS IF YOU DON'T UNDERSTAND HOW TO TRANSFER CRYPTOGRAPHIC TOKENS AND THE BLOCKCHAIN-BASED SOFTWARE SYSTEM.

Differences arise due to different features of crypto currencies, the Website explains some steps involved, depending on the type of crypto currency. iZAC Coin will not, create any special bank account or e-wallet, Any associated risk that these funds may not be recognised by external parties as being held by iZAC Coin, before the release of the iZAC Token(s) is borne by the applicant. This is very short-term risk and is not considered likely or material.

Your payment, be that either a fiat or a crypto currency, paid as part of the application for purchase of an iZAC Token(s) in the Token Sale, which; at any point in time remains under the control of iZAC Coin and is yet to transfer to you the contracted amount of iZAC Tokens, iZAC Coin will consider that it holds the currency in trust for you. Although you are unable to

revoke your application for tokens, iZAC Coin will only deal with your payment in accordance with the Terms and Conditions.

Please Note: There are no refunds or cooling off rights during or after the Token Sale. Applications are irrevocable.

Please Note: iZAC Coin does not advise you on your suitability for iZAC Tokens. We also do not assess your suitability for participating within the ecosystem, hence the purchaser should always make their own assessment of suitability to acquire iZAC Tokens. You should carefully consider the features of iZAC Tokens and their potential risks before purchase.

Further information about iZAC Coin is available on its website at <http://izac.io>. From time to time iZAC Coin will make statements and disclosures on the Website about its corporate structure and key team members. iZAC Coin will not make any disclosures about iZAC Coin or the Token Sale selectively to some Applicants and not others. The purchase of iZAC Tokens does not provide any share, ownership or voting rights in iZAC Coin. The ownership of one or more iZAC Tokens does not give or imply any owners or other rights to participate in iZAC Coin, its governance or financial management.

It is possible that some applicants might consider the lack of participation by iZAC Token Owners in running of iZAC Coin, the governance of the iZAC ecosystem, or the level of details in this disclosure document about iZAC Coin, its shareholders and directors to be a significant risk. iZAC Coin directors consider this information to be appropriate for the potential applicant to assess the benefits and risks of this or subsequent offerings. The directors of iZAC Coin have also assessed the key features of the Token Sale, feedback and potential interest in iZAC Tokens and the legal requirements. iZAC Coin believes the Whitepaper and the publicly available information of the iZAC Token to be sufficient for potential applicants to determine if iZAC Tokens are suitable investments.

3. RISKS

There are risks associated with the use of blockchain token technology for the iZAC token sale and the purchase of tokens in general. The purchase of iZAC Tokens carries with it a number of risks. You should carefully consider all risks involved, including, but not limited to, those listed below and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the following risks are unacceptable to you, then you should not purchase iZAC Tokens.

By purchasing iZAC tokens, to the extent permitted by law, you acknowledge and agree that there are risks associated with purchasing, holding and using iZAC tokens. You expressly acknowledge and assume all risks and agree not to hold any of iZAC Coin or any related parties of iZAC Coin liable for any loss, damage, cost or expense (including or any special, incidental, or consequential damages) arising from, or in any way connected, to the sale of iZAC Tokens, including, but not limited to, any loss associated with the risks set out below.

THE PURCHASE OF iZAC TOKENS

Purchases of iZAC Tokens should only be undertaken by individuals or entities that have significant experience with, and understanding of, the usage and intricacies of cryptographic tokens, like Bitcoin (**BTC**) and Ether (**ETH**), and other blockchain-based software systems. You should also have functional understanding of storage and transmission mechanisms associated with other cryptographic tokens. While iZAC may be available to assist in the purchase of iZAC Tokens during and after the sale, in no way is iZAC Coin offering advice and iZAC Coin will not be responsible for lost BTC, ETH, iZAC Tokens, any other crypto currencies in your possession or cash resulting from actions taken by, or omitted by you.

DEVELOPMENT AND MAINTENANCE OF THE ECOSYSTEM

You recognise that the ecosystem is currently under development and may however very unlikely, it is possible that iZAC Coin may choose to cancel the Token Sale, on or after its Closing Time, without assigning any iZAC Tokens to any Applicants. This possibility arises due to this feature being encoded in the smart contract for iZAC Tokens.

As a development project it is possible that iZAC Coin may not develop the ecosystem at all, or it might evolve in ways that iZAC Token owners do not foresee or want. iZAC Coin wants and needs will continue to development over time, and that will also be subject to iZAC Coin resources, the contributions of developers and other participants in the iZAC ecosystem, as well as external market forces. In combination, there is no assurance that iZAC Coin will develop any further in any way or at all.

RISK OF LOSING ACCESS DUE TO LOSS OF PRIVATE KEY(S)

Initially the iZAC Tokens may be stored in a wallet or vault, which can only be accessed with a password selected by you. The wallet will hold a private key, or a combination of private keys, required to control and dispose of the iZAC Tokens stored in your digital wallet or vault. Any loss of requisite private key(s) associated with your digital wallet or vault storing iZAC Tokens, will result in lost access to your tokens. If you do not maintain an accurate record of your private key or password used to access your private key, this may lead to the loss of your iZAC Tokens. You must safely store your password in one or more backup locations that are well separated from the primary location. If you do not have such experience or expertise, then you should seek advice from appropriately qualified professionals before entering into a purchasing contract with iZAC Coin. Any third party that gains access to your private key may be able to gain access to your iZAC Tokens. You must take care not to respond to any inquiry regarding your purchase of iZAC Tokens, including but not limited to, email requests purportedly coming from iZAC Coin or your wallet exchange or anyone claiming to represent them or iZAC Coin.

iZAC Coin disclaims all responsibility for loss, destruction, loss of access or data loss relating to a private key or its related iZAC Token.

THE ETHEREUM AND BITCOIN PROTOCOL

As iZAC Tokens are based on cryptocurrency protocols, any malfunction, unexpected functioning, forking, breakdown or abandonment of the Ethereum protocol may have a material adverse effect on iZAC Tokens and the ecosystem development, including, but not limited to, impacting your ability to transfer or securely hold iZAC Tokens. Such impact could adversely affect the value of all crypto tokens including those from iZAC Coin.

Advances in cryptography, or technical advances such as the development of quantum computing, could present risks to iZAC and the ecosystem by rendering ineffective the cryptographic consensus mechanism, that underpins the Ethereum and Bitcoin protocols.

MINING ATTACKS

As with other decentralised cryptographic tokens based on the Ethereum ERC-20 protocol, iZAC Tokens are susceptible to attacks by miners in the course of validating iZAC token transactions on the Ethereum blockchain, including, but not limited to, double-spend attacks, majority mining power attacks, selfish-mining attacks and race condition attacks. Any successful attacks present a risk to the ecosystem and iZAC Tokens, including, but not limited to, accurate execution, recording of transactions involving iZAC Tokens and expected proper payment operations.

HACKING, CYBER THREATS AND SECURITY WEAKNESSES

Hackers, individuals, other malicious groups or organisations may attempt to interfere with the iZAC ecosystem or iZAC Tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. As the iZAC ecosystem is based on open-source software, there is a risk that any party may intentionally or unintentionally introduce weaknesses into the core iZAC infrastructure or the ecosystem which could negatively affect the ecosystem and the iZAC Tokens.

Hackers, individuals, other groups or organisations may attempt to steal the BTC and ETH cryptocurrency from the Token Generation Event, thus potentially impacting the ability of iZAC Coin to promote the ecosystem. To account for this risk, iZAC Coin has and will continue to implement comprehensive security precautions to safeguard the BTC and ETH obtained from the sale event. Advances in code cracking, or technical advances such as the development of quantum computers, could present risks to cryptographic tokens and the iZAC ecosystem, which could result in the theft or loss of iZAC Tokens. To the extent possible, iZAC Coin intends to update the protocol underlying the iZAC ecosystem to secure from theft by adding personal DNA coding into the blockchain.

MARKET FORCES

The iZAC Tokens are intended to be used solely within the iZAC ecosystem for development of the iZAC ecosystem and is using the ERC20 protocol. iZAC Coin can not control the actions of iZAC Tokens holders. Even if secondary trading of iZAC Tokens is facilitated by third party exchanges, these exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to fraud or manipulation. These exchanges may value the iZAC Tokens as denominated in a digital or fiat currency and as such this valuation may be extremely volatile and diminish to zero. If you chose to use or trade your iZAC Tokens on exchanges it is at your own risk. Crypto exchanges are independent of and not operated by iZAC Coin.

RISK OF EXCHANGES

Crypto currency exchanges on iZAC Tokens may be trade maybe relatively new and largely unregulated and therefore maybe more exposed to fraud and failure than other commercial regulated exchanges. Any crypto currency exchanges involved in trading that are involved in fraud or experience security failures or other operational issues, such failures may result in negative pricing and can adversely affect the value of iZAC Tokens. Any lack of stability in crypto currency exchanges and the closure or temporary shutdown of these exchanges due to fraud, failure, hackers or malware, or government-mandated regulation may reduce confidence and result in greater negative volatility to the price of iZAC Tokens.

It is also possible that the iZAC ecosystem will not be used by a large number of external businesses, individuals, and other organisations and that there will be limited interest in the use of iZAC Tokens. Should a lack of interest impact the development of the ecosystem and the global release of iZAC Tokens, which iZAC Coin cannot predict the success of marketing and efforts of other third parties to adopt the iZAC ecosystem. It is therefore possible that the

failure of our business relationships and marketing strategies, that iZAC Coin and all sales activities of iZAC Tokens from iZAC Coin, may fail to achieve success.

INSURANCE AND TRANSACTION LOSSES

iZAC Tokens are not insured by iZAC Coin. If the application needs you may specifically obtain private insurance to insure any Tokens held by you. In the event of loss or loss of value, there is no public insurer or private insurance arranged by iZAC Coin to offer recourse to you. All iZAC Token transactions outside of the iZAC ecosystem are irrevocable and can not be recalled by iZAC Coin.

UNCERTAINTY WITH GOVERNMENT REGULATIONS

The regulatory status of the crypto tokens, blockchain and distributed ledger technology is unclear or unsettled in many jurisdictions. Its not possible to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the iZAC Tokens and ecosystem. Its also not possible to predict how legislatures or regulatory agencies may implement changes to law and regulation affecting blockchain and distributed ledger technology and its applications. Regulatory actions could negatively impact iZAC Tokens and ecosystem in various ways. Such as a determination that iZAC Tokens are a regulated financial product or instrument that attracts registration or licensing requirements. iZAC Coin may cease operations in a jurisdiction in the event that regulatory actions or changes to law and regulation, make it illegal to operate or commercially undesirable to obtain the necessary regulatory approval. iZAC Coin could negatively impacted by regulatory actions which could impede or limit the ability of the iZAC ecosystem to continue to develop.

Any political or economic crises may motivate large-scale sales of crypto tokens including iZAC Tokens which may result in a reduction in the price and adversely affecting the value of the iZAC ecosystem. Crypto tokens in general are relatively new and the reaction of crypto marketplace in such a crises is not known.

Taxation

iZAC Tokens might have taxation implications for applicants (and other iZAC Token Owners). The iZAC Token Sale provides that any acquisition (however it is described) of iZAC Tokens pursuant to the Token Sale requires payment; which does not include any taxes (by whatever name they are called). If the applicant (or any other iZAC Token Owner) is required to pay taxes, or iZAC Coin is required to withhold payments for tax as a result of the Token Sale then the applicant is liable to pay that amount to iZAC Coin and otherwise to indemnify iZAC Coin.

Due to the nature of iZAC Tokens and the procedures for paying for them, iZAC Coin may have legal, practical and evidentiary difficulties in processing any unforeseen tax-related liabilities. iZAC Coin does not make any statement on the taxation of any aspect of iZAC Tokens or the Token Sale, including but not related to GST, taxation of income or capital gains arising from participation in the Token Sale. All applicants are required to consider their own taxation situation, liabilities and taxation reporting. Is becomes too difficult and complex to be specific to each applicate and the applicate should consult your local tax adviser before purchasing iZAC Tokens.

iZAC COIN GOVERNANCE RIGHTS

As ownership of iZAC Tokens confers no governance rights of any kind with respect to the iZAC ecosystem or iZAC Coin the company, all decisions involving the ecosystem or iZAC Coin will be made by iZAC Coin at its sole discretion, including, but not limited to, decisions to discontinue the ecosyem, to create and sell more iZAC tokens for use in the iZAC

ecosystem, or to sell or liquidate iZAC Coin the company. These decisions could adversely affect the Platform and any iZAC Tokens you hold.