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				Affiliate income					
	Operation type	Parameters	User's first year of activity	After the first year of	activity				
	Purchasing cryptocurrencies with a bank card								
	Purchasing with Visa, Mastercard, UnionPay cards	The first and all later purchases	38% of OWNR Wallet' net profit	25% of OWNR Wallet' net	profit				
		Available only for verified users							
Example	The user buys USD 100 worth cryptocurrencies	OWNR Wallet earns USD 3,68	Affiliate earns USD 1,39	or Affiliate earns USD 0,92					
	Application + operations of Visa in OWNR pre-paid card								
	Plastic card application	fixed amount	USD 6,00	USD 6,00					
	Virtual card application	fixed amount	USD 1,00	USD 1,00					
	EUR withdrawal in ATM		38% of OWNR Wallet' net profit	25% of OWNR Wallet' net	profit				
	Other currency withdrawal in ATM		38% of OWNR Wallet' net profit	25% of OWNR Wallet' net	profit				
	Top-up card balance with a cryptocu	ırrency	38% of OWNR Wallet' net profit	25% of OWNR Wallet' net	25% of OWNR Wallet' net profit				
Example	The user tops up a Visa card balance with a EUR 100.00 > worth cryptocurrency	OWNR Wallet >	Affiliate earns EUR 1,14 or USD 1,16	or Affiliate earns EUR 0,75 or USD 0,76					
	Crypto-crypto exchange operations in OWNR								
	Crypto-crypto exchange	OWNR income varies depending on t direction of exchange and disparities in network fees in blockchains		25% of OWNR Wallet' net	profit				
Example	The user exchanges Bitcoin for 100 USDT ERC-20	OWNR Wallet earns 4% minus network fee >	Affiliate earns USD 1,52	or Affiliate earns USD 1,00					

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Approximate monthly results

				Total income, USD	
Operation type	Amount, USD 1st year/next years	Number of operations	Number of users	User's first year of activity	After the first year of activity
Purchasing cryptocurrencies with a bank card	1,39 / 0,92	2	10	27,80	18,40
Plastic card application	6,00 / 6,00	1	10	60,00	60,00
Top-up card balance with a cryptocurrency	1,16/0,76	2	10	23,20	15,20
Crypto-crypto exchange	1,52 / 1,00	2	10	30,40	20,00
				111,00	93,60

GENERAL RULES

- Income from the operations made in other currencies is converted into USD in the end
- All the operations made in OWNR Wallet mobile or PC app or website are taken into account
- Conditions and tariffs are subject to individual discussions

GENERAL RESTRICTIONS

Different types of operations within OWNR Wallet ecosystem are subject to different restrictions based on:

- geographical residency of users
- maximum limit of an operation (except crypto-crypto exchange)

^{*}Mentioned conditions are valid on 12.10.2022