

Economic model of IMT token

Token Functions

- Privileged terms for platform users when depositing IMT to receive Borrower Membership.
- Up to 60% discount on the platform fees for Borrower Membership. When using the discount from the user's balance, the equivalent of 50% of the discount in USD is charged in IMT tokens.
- The opportunity to become a lender when depositing IMT for Lender Membership.

Which currencies can be used to participate?

- BTC
- ETH
- BCH
- DASH
- LTC
- NEM

Token

Name	MoneyToken
Symbol	IMT
Token Sale price	\$0.005
Retail Sale price	\$0.05
Max. emission	20.044 Billion

Token sale

	Date	Soft cap	Hard cap
Private Sale	Feb 07 - Mar 21	-	\$1.5MM
Pre-Sale	Mar 22 - May 01	\$1.5MM	\$5MM
Token Sale	May 02 - Jun 06	\$3MM	\$35MM
Total	-	-	\$41.5MM

IMT tokens can be purchased during the token sale for \$0.005.

After the token sale, any IMT tokens that users spend within the platform will be transferred to the retail fund and re-circulated for retail sale from the platform at \$0.05.

The retail price of the IMT's offered for sale on the platform will be set at x10 times the price offered during the token sale; therefore the token sale provides an opportunity to buy IMT tokens at a substantial discount compared to the retail sale price of IMT on the operational Moneytoken platform.

Note: The retail sale is an opportunity to buy IMT tokens and use them within the platform to new users who haven't participated in the token sale; it does not imply that the platform will buy back tokens from holders at the x10 price after the sale is completed.

The funds received from the Retail sale will be transferred to the Safety Fund as a security for lenders. The Safety fund mechanism is explained in detail in the Whitepaper.

We will return funds if the soft cap is not reached. All unsold tokens will be burned.

Bonuses

Bonus depends on the amount of collected funds

Private Sale	PreSale		Token Sale				
0-1.5MM	1st day	1.5-6.5MM	6.5-16.5MM	16.5-26.5MM	26.5-31.5MM	31.5-36.5MM	36.5-41.5MM
40%	30%	25%	20%	15%	10%	5%	0%

Early contributors and supporters of MoneyToken received a 40% bonus during the Private Sale round.

Only 2.1% of the total supply were sold with a 40% bonus during the Private Sale.

Token Distribution

Distribution of tokens	Tokens (IMT)	Percent
Private Sale	0.420 Billion	2.10%
PreSale	1.300 Billion	6.48%
Token Sale	7.300 Billion	36.42%
Reserve fund	8.018 Billion	40%
Team	2.004 Billion	10%
Advisors	0.401 Billion	2%
Reserve for partnerships	0.401 Billion	2%
Bounty	0.200 Billion	1%
Total	20.044 Billion	100%

Vesting

- For the team: 3 year
- Reserve fund: 5 years
- Advisers: individual terms