

# WE ARE A PART OF GLOBAL-PAYMENT REVOLUTION

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## 1. WHAT IS CLICKGEM?

We are a new type of digital money called cryptocurrency that is going to change the way of global-payment in the future.

ClickGem is a decentralized self-regulated financial payment network created for users that want to be independent from third parties like banks or the government.

The ClickGem system is “Peer to peer” network. There is no server for this network and this network type does not stratify the priority of connected computers. Every computer has equal rights to work on the network which is called “Peer”. Each computer will operate as clients & servers that depends on the usage of users.

The Transfer of ClickGem is convenient and easy. The money transfer can be occurred everywhere in the world within seconds. Moreover, ClickGem's transfer fee is less than the transfer fee of banks.

No middlemen or other institution are needed for processing transactions.

The transaction of ClickGem is safe and anonymous. Each person is able to set a name or anonymous but the transaction can be checked by blockchain. You can transfer ClickGem to be kept in a ClickGem wallet just downloading ClickGem Wallet Application and this application is available for both ios and android.

The number of ClickGem coins are limited only 30 million coins for worldwide. The digital financial nowadays is tendentious to be increasing for the value rapidly.

### ClickGem Specification

- ❖ Algorithm: Scrypt (POW) instead of SHA-256
- ❖ Symbol: CGM
- ❖ Maximum supply: 30,000,000
- ❖ ICO: 6,000,000 CGM
- ❖ Coin base maturity: 70 blocks
- ❖ Total POW: 3,000,000 CGM
- ❖ POW block reward: 50 CGM
- ❖ Block time: 2 minutes
- ❖ Difficult target: 720 blocks
- ❖ Block reward halve every 150,000 blocks

### ClickGem Wallet

Here are some types of wallet that we offer our users:

- ❖ Desktop wallet: Window, Linux, Mac
- ❖ Web wallet: [www.clickgem.com](http://www.clickgem.com)
- ❖ Mobile wallet: Android App, iOS App

Mobile wallet app is designed with the highest level of security and it is really a user-friendly app that you would trust in and fulfill your satisfaction.



2.

DISADVANTAGES OF TRADITIONAL MONEY TRANSACTION METHODS	BREAKTHROUGHS OF CLICKGEM
<ul style="list-style-type: none"> <li>▪ High fee: The users of traditional methods are being charged a high fee when they make transaction across the border, and even a huge amount of maintenance and warranty costs for software and hardware devices.</li> <li>▪ Time-consuming: It would be time-consuming, therefore inconvenient, when transferring money among different banks, different nations.</li> <li>▪ Administrative barriers: Administrative barriers are really time consuming and troublesome.</li> <li>▪ No privacy: Your ID/Passport is required to create an account. All your informations and transactions can be accessed by government authorities.</li> <li>▪ Outdated security: The database of almost banks in the world located in their local servers in a fixed location, it is always in the sights of attacks by hackers.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Low Fees: In comparison with the cost that traditional methods may charge you, ClickGem charges you only a trivial fee, and even overseas transactions charge you almost the same trivial fee as domestic transactions.</li> <li>▪ Fast: One thing making ClickGem a unique and distinct digital cash is its speed, transaction confirmation occurs just within seconds, at anywhere internet available!</li> <li>▪ Simple: ClickGem apps such as debit card and other mobile apps provide you with the simplest handling apps being made to meet your money transaction demands. No matter who you are, a business man, a normal consumer, or an individual desiring to transfer your money to your acquaintance, ClickGem is, no wonder, your best choice.</li> <li>▪ Privacy Guarantee: All of your private informations including money sender, money receiver, amount of money, etc... have no chance of being leaked with our most advanced blockchain technology.</li> <li>▪ High Level Security: The blockchain system allows you the ability to protect your account from all attacks. Your transaction cannot be interfered by hackers or even our administrators under any circumstances.</li> </ul>

*ClickGem is an advanced solution which could allow users access to a simpler, safer and faster transaction method. People from all walks of life can take advantage of ClickGem for their own sake.*



*ClickGem provides users with a global fastest money transaction yet absolutely safe and with lowest fee. You can use ClickGem, of course, to transfer money, to purchase and sell goods and services worldwide, with lowest fee and within seconds.*

*No more red tape and no more annoying bank procedures. ClickGem allow you access the most user-friendly application, especially payment transaction via apps for smart phones.*



### 3. KEY APPLICATIONS OF CLICKGEM

- **Entrepreneur:** Offer you access the most convenient method payment when it comes to making payments regarding business expenses including wages, payment for suppliers, for goods and services...all over the world, within second, with an extremely low fee, and free you from all complicated banking procedures and red tape. 99,99% of entrepreneurs can use ClickGem and all related apps to reach more customers, especially customers worldwide. A great challenge that any business having to face is the ability to expand your business globally. ClickGem, to some extent, can help leverage your business growth by provide you and your customers with the most time saving and cost saving money transaction method. In some developing countries, where the banking and financial system, due to



number of reasons, cannot meet their clients' demand and even trigger numerous problems for their customers, ClickGem is exactly an ideal solution. Being a smart business-owner, do not let any trivial thing be a bar to your business growth.

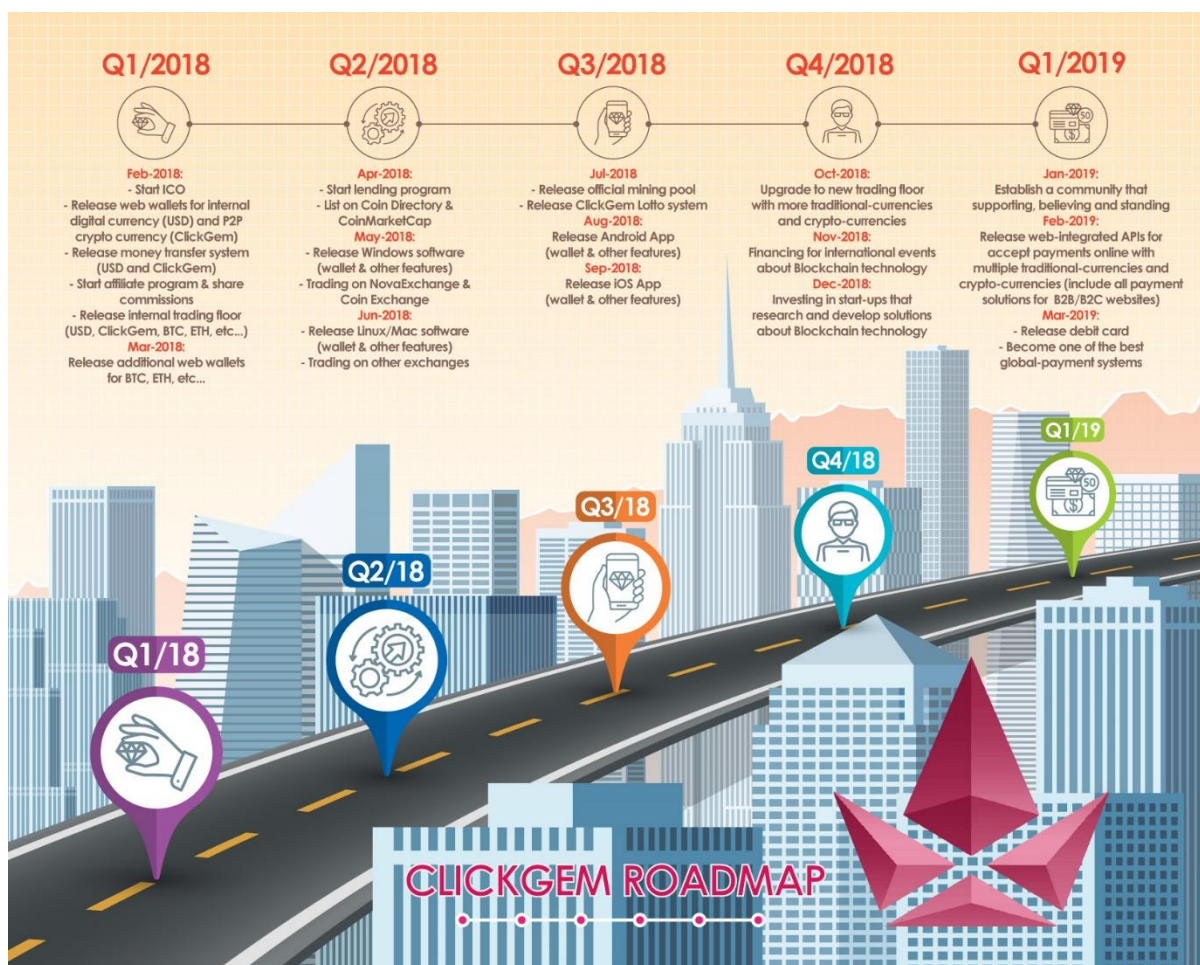
- **Online business and retails stores:** You can boost your sale and speed up your business growth thanks to ClickGem and our related apps on smart phone. You and your customers cannot ask for more. From this moment, the most advanced yet simple method is in your hand. By integrating ClickGem and the apps on your online business and retailing stores, you can absolutely better your chance of doing international business, multinational business right now.
- **Powerful API for payouts automation:** If you desire to automate your payouts, ClickGem API is exactly what you need. Our system will provide you with an API so that you can connect with your customers, your suppliers and even your employees, which would make it convenient for you to make any payment with those kinds of people.
- **Checkout for merchants:** ClickGem enables you to start receiving your payments on your own website.
- **No more cash:** There is no more limit to carry foreign exchange to anywhere you go with ClickGem . No more worry about the exchange rate fees that you may be charged a lot, and many other expenses related to money exchange and transfer. Therefore, save your time, money, and of course, the less cash, the safer.
- **Other daily money transaction:** With ClickGem, just within seconds, you can access your money transferred from anyone anywhere on this planet. Faster, simpler, safer but cheaper.

### CLICKGEM ECOSYSTEM

- ❖ **Debit Card:** Using Debit Card of ClickGem is the simplest and the most convenient way to make your payment, do your any money transaction. We, with our partners, will provide you with the Debit Card that you can use anywhere, at any time all over the world. You can also use it to withdraw or transfer money via an ATM machine.
- ❖ **Mobile App:** With your smart phone, you just need to download ClickGem mobile apps, and then you can start transferring money and making any payment with your clients, your partners, your suppliers... By using ClickGem apps, there is no need filling out tons of annoying forms which is oppressively complex and time-consuming and may result in delay in getting business done.



## 4. ROADMAP



## 5. INITIAL COIN OFFERING (ICO)

ICO is a way which enables ClickGem to fund our activities including building and developing our core Team, the ecosystem for our apps, and running marketing campaigns so that ClickGem brand-awareness and ClickGem reputation would be successfully built.

For investors, this is the great opportunities to get the privilege as our business co-founders. They will see the growth of financial management. Our management team commit to follow the roadmap to increase value of ClickGem and promote it to be the leading crypto-currency in the global market.

The sooner the investors buy ClickGem, the higher earning potentials they would gain, both in the short term and in the long term.

In the short term, the price would increase rapidly right after ICO, and you could earn money through Trading, Lending, Staking or Mining program.



There are several ways to earn profit with ClickGem, and buying ICO coin at the best price enables you to optimize your investment. Therefore, you should not miss any latest information about ICO calendar, so that you can be among the first individuals who could buy the coin with the best price.

The total quantity of CGM: 30,000,000

- **ICO:** 6,000,000
- **Time frame for ICO:** February 10, 2018 – March 11, 2018

### Detail Schedules

Round	Type	Date	CGM	Price (USD)
1st	Pre-sales	11/02/2018	200,000	\$0.30
2nd	Pre-sales	12/02/2018	200,000	\$0.42
3rd	Pre-sales	13/02/2018	200,000	\$0.54
4th	Pre-sales	14/02/2018	200,000	\$0.66
5th	Pre-sales	15/02/2018	200,000	\$0.78
6th	ICO	16/02/2018	200,000	\$0.90
7th	ICO	17/02/2018	200,000	\$1.02
8th	ICO	18/02/2018	200,000	\$1.14
9th	ICO	19/02/2018	200,000	\$1.26
10th	ICO	20/02/2018	200,000	\$1.38
11th	ICO	21/02/2018	200,000	\$1.50
12th	ICO	22/02/2018	200,000	\$1.62
13th	ICO	23/02/2018	200,000	\$1.74
14th	ICO	24/02/2018	200,000	\$1.86
15th	ICO	25/02/2018	200,000	\$1.98
16th	ICO	26/02/2018	200,000	\$2.10
17th	ICO	27/02/2018	200,000	\$2.22
18th	ICO	28/02/2018	200,000	\$2.34
19th	ICO	01/03/2018	200,000	\$2.46
20th	ICO	02/03/2018	200,000	\$2.58
21st	ICO	03/03/2018	200,000	\$2.70
22nd	ICO	04/03/2018	200,000	\$2.82
23rd	ICO	05/03/2018	200,000	\$2.94
24th	ICO	06/03/2018	200,000	\$3.06
25th	ICO	07/03/2018	200,000	\$3.18
26th	ICO	08/03/2018	200,000	\$3.30
27th	ICO	09/03/2018	200,000	\$3.42
28th	ICO	10/03/2018	200,000	\$3.54
29th	ICO	11/03/2018	200,000	\$3.66
30th	ICO	12/03/2018	200,000	\$3.78

**(\*) In Pre-sales time, we only sell limit CGM to each user! Please keep checking updates on our website or social media for newest ICO information!**



<b>TRADE</b>	<b>EARN PROFIT WITH TRADING</b>
<b>INVEST</b>	<b>EARN DAILY INTEREST ON LENDING</b>
<b>MINING</b>	<b>EARN WITH CLICKGEM MINING</b>
<b>AFFILIATE</b>	<b>EARN BONUS COMMISSIONS FROM INVITATION</b>

To update the latest information about ICO, visit our website at [www.clickgem.com](http://www.clickgem.com)

### 6. TRADING FLOORS (EXCHANGES)

After ICO ends, an internal trading floor will be opened so that you can buy and sell your ICO coin.

Our internal trading floor is always available to meet your trading demand, you can trade CGM on our trading floor or other trading floors, especially with our partners. Price fluctuation allows you earn profit when trading, buying at low price and selling at higher price.

### 7. LENDING PROGRAM

With PR/marketing strategies are always continuously improved to maximize ClickGem brand equity, a strong community of ClickGem users and investors will be established.

As an advanced solution for global money transaction and payment, demand is always high and with our lending program, demand for ClickGem will rapidly on the rise, which allows a high chance for ClickGem price increase significantly. The current price is quite low compared to its potential growth in the short run. Lending program is investment program with your own CGM to get the return on a daily basis from the management of ClickGem. Lending program guarantees your stable and regular profit despite any price fluctuation, monthly profit can be up to 45% of your investment and the annual profit is extremely significant, which would





guarantee you a considerable increase in investment assets in the long run, this is your great choice to archive financial security. For most people, securing a profit up to 45% monthly is not easy at all. So ClickGem Lending program is the gateway to your financial success. ClickGem provides investment options for you to get the full benefit as per your investment ability. In case that you invest more than 1,010 CGM, the guaranteed additional benefit will be added on to your daily return.

**PROFIT OF EACH LENDING PACKAGES**

LENDING AMOUNT	INTEREST (ACCRUED DAILY)	CAPITAL BACK
\$100 - \$1,000	Volatility Software Interest (Up to 45% per month)	After 291 days
\$1,010 - \$5,000	Volatility Software Interest (Up to 45% per month) + 0.10% daily	After 241 days
\$5,010 - \$10,000	Volatility Software Interest (Up to 45% per month) + 0.20% daily	After 181 days
\$10,010 - \$50,000	Volatility Software Interest (Up to 45% per month) + 0.25% daily	After 121 days
\$50,010 - \$100,000	Volatility Software Interest (Up to 45% per month) + 0.30% daily	After 101 days

- You can be rest assured by investment on ClickGem.
- Bitcoin missed-chance individuals could take ClickGem as a second-bitcoin-chance. If bitcoin is GOLD, ClickGem is GEM.
- Investment on technology sector, including digital currency is the best choice for the time being.

**8. MINING PROGRAM**

Mining ClickGem brings you benefit, by investing your hardware (CPU/GPU) and using our Proof-Of-Work (POW) system to mine ClickGem. With each block being mined you will get 50 CGM, you can choose between solo mining or pool mining, for more pool mining information, please keep checking updates on our website: [www.clickgem.com](http://www.clickgem.com)

**9. AFFILIATE PROGRAM & COMMISSIONS**

By referring new members to buy our ICO, join our lending program, exchanges in our trading floor or using our payment services, etc... you will get commissions base on the value that your referred members paid to our system. Therefore, the more members you could refer, the more money you could earn.

Joining our advanced affiliate program, you are guaranteed to have full benefits like our sales representatives. This program created to you the opportunity to earn a great amount of money, starting with 5% commissions (for the first affiliate rank) and



upto 10% commissions. By expanding your team and upgrading your affiliate rank, this is a big chance to earn a lifetime passive income and help others to do so.

Affiliate program is a great way to expand ClickGem community. Affiliate commissions is our rewards to contributors who develop ClickGem community. With all of the technology out there along with our Affiliate program, it is fully automatic and could not be simpler to earn money with ClickGem affiliate program.

Different with multi-levels affiliate programs, our affiliate program focuses on paying the maximum commission to you instead of splitting it to pay to many people. We truly believe that this program has the potential to change lives for better with minimal risk and the prospect of major returns. You really have nothing to lose with our Affiliate program. Your life as a successful cryptocurrency investor can start today with ClickGem affiliate program.

ClickGem provides you with a number of tools of which you could make use of them to build your own affiliate team:

- A link to register new members
- Provide you with a number of banners with professional standard so that you could access your potential users and investors via your blog or your own website
- Provide you with a landing page enables you to keep in to CGM with members who still hesitate to join ClickGem community, who still question about ClickGem, automatic email marketing system will help you establish a closer relationship with your potential members.

AFFILIATE RANKS AND COMMISSIONS						
RANKS	Amber	Quartz	Emerald	Sapphire	Ruby	Diamond
COMMISSIONS	5.00%	6.00%	7.00%	8.00%	9.00%	10.00%

- ❖ Many individuals invested in Bitcoin several years ago now become millionaires and many can achieve financial freedom.
- ❖ Change your thinking by investing in ClickGem to change your financial status.

## 10. WHO COULD BE VALUABLE USERS & INVESTORS OF CLICKGEM?

All types of business including traditional business, e-commerce business and all kinds of individuals who need to transfer money to their clients, suppliers, or to their friends and families. Beside those people with particular usage purposes, investors will use ClickGem as a way to diversify their investment portfolio. Those investors invest in ClickGem as they believe that with the expansion of ClickGem community and the development of ClickGem outstanding apps, ClickGem price will increase over time. Investing in ClickGem today is your investment for the future. Despite our



desire, advanced payment applied blockchain technology will gradually replace the traditional payment model today.

*This summary is a brief description of what we will turn to do in the short term. In the long term, we continue to update our strategies and initiatives as well as be ready to listen to innovations and to continually improve to constantly respond to the higher demands of reality.*

*We believe that ClickGem will be the next generation of advanced solution for global-payment. Don't wait until the day someone tell you that just by cashing in on the CGM opportunity from the very beginning, they would earn a great benefit, which would make you regret not giving it a try when you come across this information today. Being successful with CGM from the very beginning (ICO time) requires very little capital and allows you to experiment a lot. This is what we love about CGM the most. Actually, many people would not be so excited when they come across the information about CGM elsewhere, however, trust CGM and start your investment right now really deserves your try.*

**Thank you for your concern in ClickGem Project !  
Please see more updates on our website <http://www.clickgem.com>**