

OVERVIEW

INVESTMENT AND TRADING PROFITS, RETURNS AND REWARDS MUST BE AVAILABLE TO ALL AND NOT JUST THE WHALES AND WEALTHY.

CURRENTLY, INVESTMENT AND TRADING LOANS ARE ONLY AVAILABLE FOR HIGH-NET-WORTH INDIVIDUALS AND INSTITUTIONAL INVESTORS.

RICCH IS THE FIRST PLATFORM THAT WILL ALLOW FOR 100% LEVERAGED LOANS WITH NO DEPOSIT, COLLATERAL OR SECURITY REQUIRED FOR RETAIL INVESTORS AND TRADERS.

RICCH WILL ENABLE NEW FORM OF CREDIT FOR THE COMMUNITY KNOWN AS:

- INVEST NOW PAY LATER
- PROFIT FIRST PAY LATER

RICCHES (RICCH BORROWERS) WILL RECEIVE DIRECT CRYPTO AND FIAT IN THEIR ACCOUNTS TO BUY CRYPTO, TOKENS, COINS, STOCKS AND ETFS.

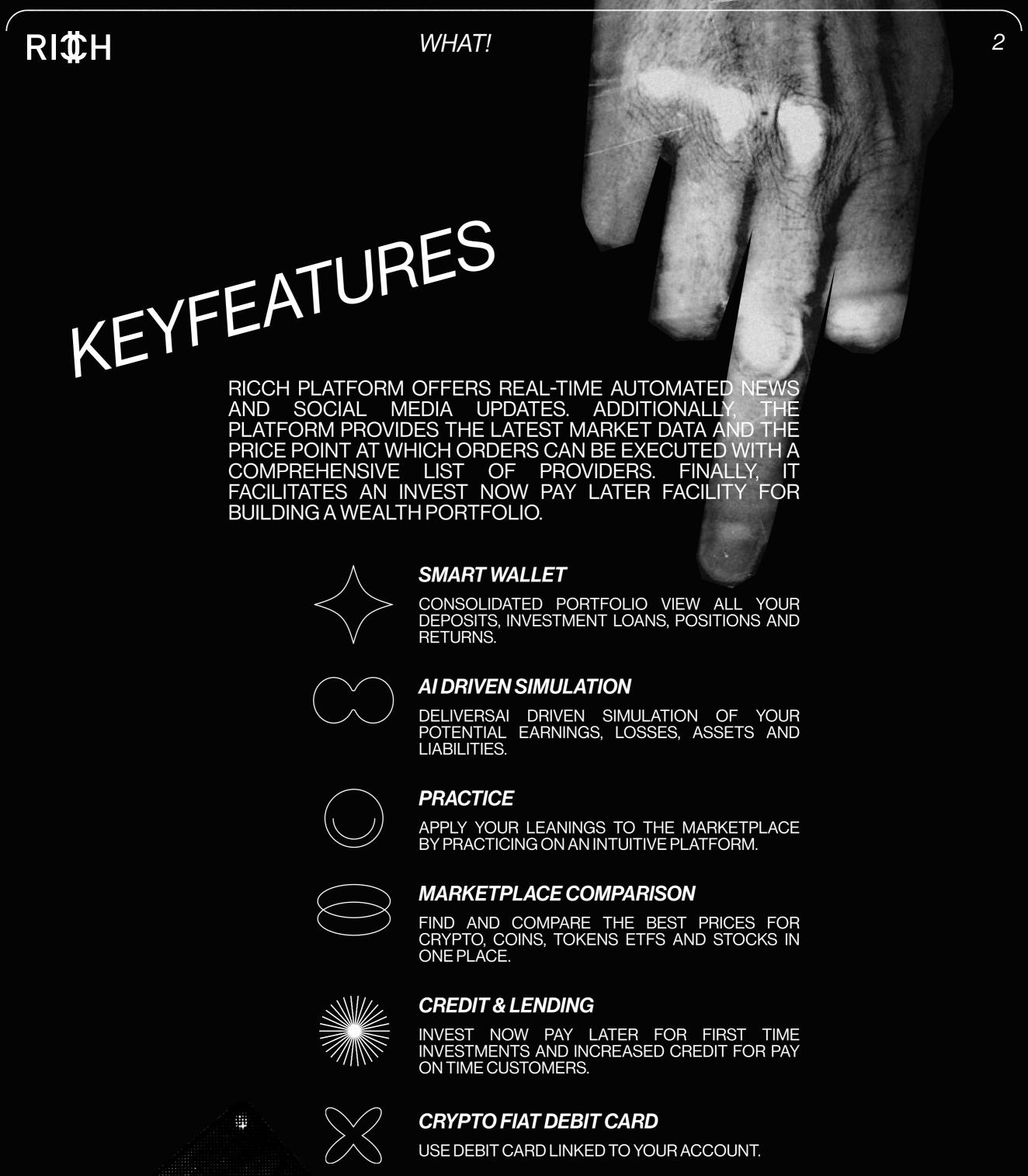
THE RICCHES WILL BE ABLE TO STAKE AND HOLD THESE UNTIL THEY PROFIT AND CHOOSE TO REPAY LOAN AMOUNT. THE INTEREST RATE ON LOANS WILL BE 5% FLAT RATE PER ANNUM AND REPAYMENT ONLY WHEN YOU PROFIT.

F\$%CK 9-5 JOBS F\$%CK EMPLOYERS F\$%CK MORTGAGES

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- 1. THINK RI#H
- 2.BE RI\$H
- 3. GET RITH

BORROW, INVEST, TRADE & PROFIT





BYTE SIZED NEWS & INSIGHTS

REAL-TIME MARKET UPDATES AND TAILORED BYTE SIZED INSIGHTS FOR BETTER DECISIONS.

RI\$H WHAT!

UNIQUE SELLING SELLING PROPOSITION

RETAIL YOUNG INVESTORS FROM THE COMMUNITY HAVE BEEN UNSUPPORTED FOR A LONG TIME.

RICCH IS FOCUSED ON:

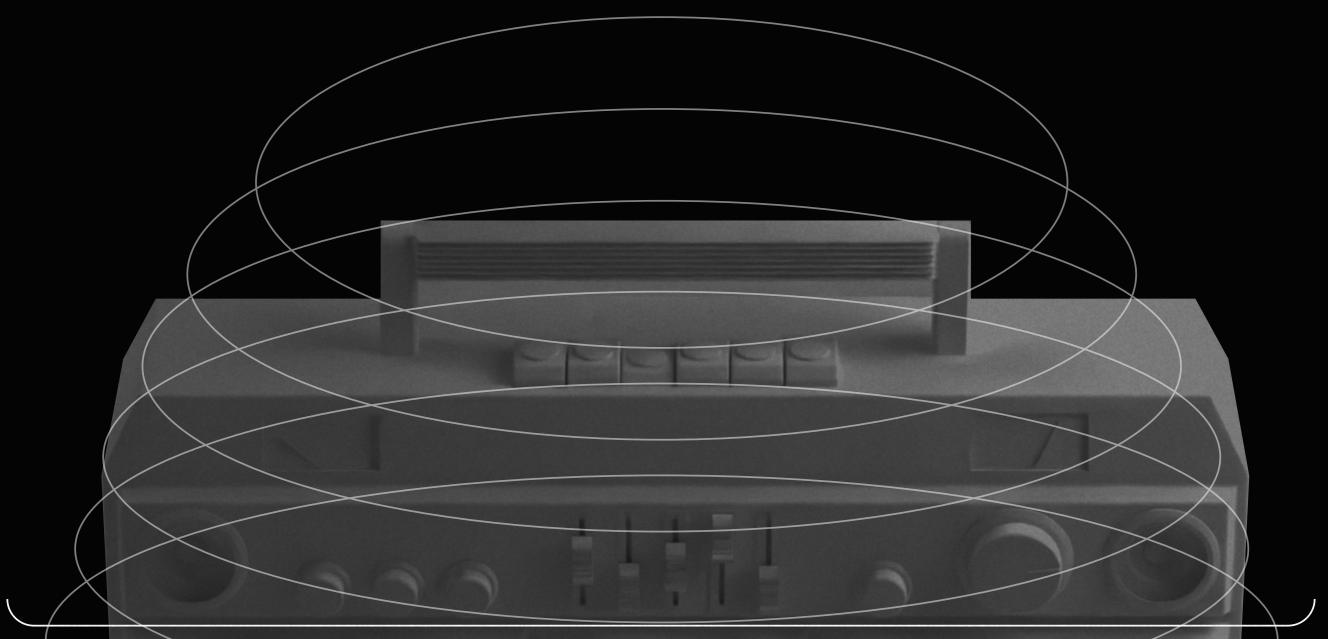
- 100% NO DEPOSIT NO COLLATERAL LOAN CRYPTO AND FIAT IN YOUR ACCOUNT
- TRACK YOUR POSITIONS EASILY
- REAL-TIME UPDATES AND AGGREGATED SOCIAL MEDIA AND NEWS IN ONE PLACE

PARTNERSHIPS

RICCH IS TARGETING TO LAUNCH ITS PLATFORM TO MARKET IN MAR 2024 NOT BEFORE IT LAUNCHES THE RICCH TOKEN IN SEP 2023 WITH EXCHANGE LISTING IN FEB 2024

RICCH IS PARTNERING WITH THE BIGGEST GLOBAL LIQUIDITY AND CREDIT PARTNERS WHICH WILL BE DISCLOSED UPON PLATFORM LAUNCH IN MAR 2024.

RICCH'S PARTNERSHIP MODEL ENSURES REVENUE AND COSTS SCALE IN LINE WITH GROWTH. THIS SUSTAINABLE APPROACH MEANS RICCH CAN FOCUS ON BUILDING AND SERVICING THE COMMUNITY THROUGH ENGAGEMENT, GIVEAWAYS AND MAKING SURE EVERYONE PROFITS.





PROBLEM

INVESTMENT AND TRADING OPPORTUNITIES TO CREATE AND SUSTAIN WEALTH IS LIMITED TO SAVERS AND ANY CREDIT IS SUBJECTED TO HIGH INTEREST RATE CHARGES VIA CREDIT CARDS, PAYDAY LOANS AND MARGIN LENDING.

YOUNG RETAIL INVESTORS AND TRADERS CURRENTLY DON'T HAVE ACCESS TO CREDIT FOR INVESTING AND TRADING PURPOSES.

THE CURRENT PRODUCTS ON OFFER ARE:

- CREDIT CARDS ATTRACT 2% TRANSACTION FEE PLUS APR UP TO 21%.
- MARGIN LENDING WITH 50% LOAN TO VALUE RATIO FOR HOLDERS OF ASSETS AND CASH.
- PAYDAY LOANS ATTRACT HIGH INTEREST RATES UP TO OF 1000%.
- PERSONAL LOANS HAVE APR OF 7% AND NOT AVAILABLE TO
- INVESTORS.

THERE MAIN DRAWBACK WITH THESE OFFERINGS IS THE COST OF BORROWING OFTEN LEADING TO LOSSES RATHER THAN PROFITABILITY.

THE FEW LENDERS THAT OFFER LOANS TO THE COMMUNITY ARE NOT FAVORABLE AND AVAILABLE GLOBALLY.

ADDITIONALLY, THERE ARE NO PURPOSE-BUILT CREDIT PRODUCTS CURRENTLY AVAILABLE FOR RETAIL TRADER AND INVESTOR TODAY.

YOU CAN BORROW TO BUY HANDBAGS, SHOES, FOOD, CARS THAT GO DOWN IN VALUE BUT NOT CRYPTO, STOCKS, ÉTFS!

GO FIGURE!!





PUMP UP!

GET READY FOR THE PUMP BECAUSE RICH IS PREPARED, HAS AGREEMENTS IN PLACE WITH PARTNERS SO IT CAN EXECUTE ON THE DATES AND DELIVER UNIMAGINABLY HUGE RETURNS FOR THE COMMUNITY!

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RICCH ITCH
SEP TO DEC 2023

Presales Token & Website

Top Ad & Marketing Campaign

Community Growth & Support

GET RICCH

JAN 2024

Accelerated Hype Ad & Marketing

Top Tier Exchange listing

THINK RICCH

FEB TO APR 2024

Ricch Community Beta Platform testing

New Website launch

Partnership Disclosure

Corporate Structure Disclosure

Platform Licensing Disclosure

Brand Amabassador Announced

Brand Sponsorship announced

Dubai TOKEN 2049 Sponsor

BE RICCHMAY 2024

Crypto and Fiat loans issued

Ricch Platform Desktop and Mobile App live

Mega Hype Ad & Marketing

Live Music events in 6 cities

Ricch branded clothing and sneakers given away to all

RICCHS (TEAM)

WE LOVE THE RICCH MANIFESTO WHICH STANDS FOR F\$%K THE WHALES AND THE WEALTHY, WE LOVE CRYPTO AND THE COMMUNITY. WE KNOW THE DIRTY TRICKS OF BANKING PRICKS. WE ARE NOW GOING TO USE OUR EXPERTISE AND BRING IN CHEESE!

RICCH AS(H)S

Trader Former banker Now bank hater

RICCHEST

Tech CTO Coin Expert **RRGHOSHT**

Strategy Governance

RICCHBOOTY

CMO SEO Guru **ROLLING STEIN**

Ops

RICCHES

YOUNG, HUNGRY, AMBITIOUS, TALENTED, "F\$%CK THE ESTABLISHMENT", "WANT MY MONEY NOW", TOP BOY, BAD BICCH.

RACE, COUNTRY, COLOUR, SEX, TYPE NO MATTER JUST SO AS YOU FIT THE ABOVE.



RI#H **TOKEN** 8

ABSTRACT

HOLDERS RICCH TOKEN **GET** ACCESS REVOLUTIONARY PLATFORM THAT WILL DEMOCRATIZE ACCESS TO CRYPTO FOR ALL.

TOKEN NAME

TRADING NAME/SYMBOL

TRADING SYMBOL

DYNAMIC SUPPLY

DESCRIPTION

WEBSITE

TOKEN SUPPLY

DISCOUNT REGIME

RICCH

RICCH

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Additional issuances or burn must be approved through

community poll

Ricch token holders get access to a revolutionary platform that will democratize access to crypto for all.

WWW.RICCH.COM

\$2,800,000,000.00 18 DECIMAL PLACES

28 OCT TO 08 NOV 23 - 30% 08 NOV TO 08 DEC - 20% 08 DEC TO 08 JAN 23 - 10% 08 JAN TO 30 JAN 23 - 5%



You should always consult your own advisors concerning the legal and tax implications in your country of origin and any other aspects regarding any outstanding matters related to how the Ricch platform is designed and operated, before deciding whether a purchase of Ricch Coin would be in line with their risk profile.

Purchasing Ricch Coin involves risk and may lead to the loss of a substantial part or the entirety of the principal deposit.

Before purchasing Ricch Coin, assess and consider the risks identified in this whitepaper.

This Whitepaper does not constitute a prospectus and does not constitute as an offer of financial instruments and/or securities to the public or any offer in any way connected to a collective investment scheme.

This whitepaper, the Ricch Coin and the use, holding and trading of the Ricch Coin carry no rights, whether express or implied, Ricch Coin do not represent or confer any ownership rights, shares, securities or equivalent rights, intellectual property rights or any other form of participation relating to the Issuer. This Whitepaper does not infer that the information it contains is accurate and complete subsequent to its date of publication or that any information supplied in connection with this whitepaper is completely accurate at any time subsequent to the date on which it is supplied.

Crypto assets are not regulated as financial instruments and there is no refund or compensation available from any regulatory bodies. Ricch Coin do not give the holder thereof any entitlement to acquire any such interest or entitlement in respect of the Issuer. Furthermore, the Issuer shall not be obliged in any way to return any investment made in virtue of this Whitepaper. Crypto assets can be subject to expropriation and/or theft. Computer hackers or other malicious groups or organisations may attempt to interfere with the Ricch Coin platform in several different ways. Because of the nature of blockchain transactions there may be no remedy if a successful attack by malicious actors was to take place against the Ethereum Chain that the Ricch platform is built on. There is a possibility that in the future, certain laws, regulations, policies or rules relating to crypto assets, blockchain technology or decentralised applications may be implemented that affect or restrict token holders' acquisition, ownership rights, and ability to buy, sell, convert or use crypto assets such as the Ricch Coin. Notwithstanding anything contained herein to the contrary, you specifically acknowledge and agree that trading and/or transaction in/ with RICCH Tokens may be prohibited in certain jurisdictions including, without limitation, UNITED STATES OF AMERICA AND ITS TERRITORIES, CANADA, DEMOCRATIC PEOPLE'S REPUBLIC OF KOREA (NORTH KOREA), CUBA, SYRIA, IRAN, SUDAN, CRIMEA REGION OF UKRAINE, PEOPLE'S REPUBLIC OF CHINA ("Excluded Jurisdictions")

RISKS

Below is a non-exhaustive list of risk factors that the Company considers to be significant in relation to the token's trading and/or use. These risk considerations should be taken into consideration alongside all other information provided in the Whitepaper and participants are recommended to check with their professional advisers (including their financial, accounting, legal, tax, or technical advisers or experts). The risk of losing access to RICCH Tokens due to the loss of private key(s), a custodial error, or a participation error is as follows: A wallet is required for the acquisition, storage, and disposal of RICCH Tokens. The participant acknowledges that he or she is responsible for establishing the Wallet with a thirdparty provider to retain RICCH Tokens and for taking acceptable security measures to protect the wallet. As a result, if the requisite private key(s) associated with the Wallet holding RICCH Tokens are lost, the RICCH Tokens and any other cryptocurrencies and/or tokens will be lost as well. Additionally, any third party that has access to such private key(s), including through the Participant's Wallet's login credentials, may be able to misappropriate the Participant's RICCH Token. Any errors or malfunctions caused by or relating to the Wallet used by the Participant to receive and hold RICCH Tokens, including the Participant's own failure to properly maintain or use such Wallet, or caused by the Participant's choice of third-party provider for the Wallet, may also result in the loss of RICCH Tokens. Denial of service attacks, Sybil attacks, spoofing, smurfing, virus attacks and any other similar events that could have an influence on RICCH Tokens and the services the Company may offer from time to time may be attempted by hackers or groups of hackers. The risk of security flaw in the Smart Contract, the Website, or the source code of the RICCH There is a possibility that the Smart Contract, the Website, or the RICCH Tokens may have inadvertent flaws or vulnerabilities in the source code, preventing users from using or losing RICCH Tokens.

GETRICCH

Updates and modifications may have unwanted or unforeseen consequences for RICCH Tokens. Exchanges may be subject to unclear governmental control, and the Company makes no representations or warranties about exchange service providers. Users, including the participant, may be subject to fraud and failure in connection with those exchanges. There is no guarantee that an active secondary market for RICCH Tokens will develop or continue to develop. Risk of uninsured losses: Unlike bank accounts or accounts with financial organisations, RICCH Tokens are not covered unless the participant buys private insurance particularly for that purpose. There is no public insurer for the loss of RICCH Tokens. Internet transmission risks: There are threats connected with the use of RICCH Tokens, including the failure of hardware, software, and Internet connections, as well as other technologies on which RICCH Tokens rely. These failures may cause communication breakdowns, mistakes, distortions, or delays when utilising RICCH Tokens or the Website.

The quotation of the RICCH Token can fluctuate presenting a challenge to model and estimate the future market behaviour even for seasoned cryptocurrency traders. Native cryptocurrencies associated with the internal working of the networks to which the RICCH Token is deployed are also subject to fluctuations that directly and indirectly could impact the token's value in the market. The Participant must comprehensively acknowledge price fluctuation risks of the cryptocurrency market and that still cryptocurrencies are traditionally subject to these significant price fluctuations that are beyond the control of the Company and driven mostly by exterior or market forces. The Participant also recognises their RICCH Token value can go down as well as up and they could lose some or all their investment. The Participant acknowledges and accepts the inherent risks connected with RICCH Tokens, including, but not limited to, risks associated with money laundering, fraud, exploitation for criminal purposes and any other unanticipated dangers. If any of the risks described in the terms are unacceptable to the Participant and the Participant is unable to comprehend them, the Participant should refrain from acquiring, holding, or using RICCH Tokens.

BY AGREEING TO THESE TERMS AND CONDITIONS AND PARTICIPATING IN THE RICCH PRESALE, YOU ARE WAIVING YOUR RIGHTS. YOU AGREE TO HAVE NO RECOURSE, CLAIM, ACTION, JUDGMENT, OR REMEDY AGAINST RICCH EYES. WE STRONGLY URGE YOU NOT TO PURCHASE ANY RICCH COIN IF YOU ARE UNCERTAIN ABOUT ANYTHING IN THIS WHITE PAPER OR IF YOU ARE NOT PREPARED TO LOSE