



BLOCKBEN®

Whitepaper

Whitepaper

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Vision



Vision

Digital Finance

„We believe that blockchain technology can make life better for everyone in 21st century. We help assets and asset-based blockchain projects to get to the general public by providing liquidity and financial solutions through our own platform.”

We believe in digital finances, may it be gold or the latest payment solution. We create opportunity, think outside the box and simplify finances. How? Obviously on blockchain. We innovate and keep moving forward using the latest technologies, so we can provide you the best services on fair prices.

Virtual currencies

We aim to help these digital assets with raising their everyday usability and liquidity to the level of conventional money, by integrating the sustainable value of gold into the 21st century environment of digital currencies. We are opening the gates to creating an independent, trustworthy and stable payment system and work as a bridge between the digital world and traditional financial systems.

Abstract



Abstract

BlockBen (trading as BlockBen Financial Services OÜ) was founded in 2018 with the aim of developing an enterprise privileged blockchain platform for assets. Our current products are the gold-backed BlockStock and BlockNote digital assets. Due to their gold-backing, these assets do not suffer from the instability and volatility that has plagued the digital currency market, regardless of asset transaction type.

Our company was founded by professional leaders with a wide range of experience in the fintech sector and in project-based organisations.

We believe that blockchain technology can make life better for everyone in 21st century. We help assets and asset-based blockchain projects to get to the general public by providing liquidity and financial solutions through our own platform.



Description of the problem



Regulated

Many digital assets exist in an unregulated environment that gives space for misleading market behaviour, and enables the misuse of information discrepancies on the market.

We change that by providing a regulated environment for asset transactions by ensuring all transactions and assets on our platform are fully regulated.

Stablecoin that can be used

Stablecoins are going to be the focal point of 2020 but their usage is still limited to avoid market volatility. Unfortunately, since they can only be used by existing crypto users, their real-life use-case is limited.

We aim to change that through our own payment system, including our stablecoin BlockNote that can be used by anyone with ease, in part thanks to our BlockBenPay Wallet which is simple to use.

03

Stablecoin 3.0

BNO (BlockNote): Stablecoin
+ Payment Solution = daily usage

02

Stablecoin 2.0

PAX, USDC, EURS (GBP, JPY, etc.) - no real usage,
but improved in governance, issuance, compliance

01

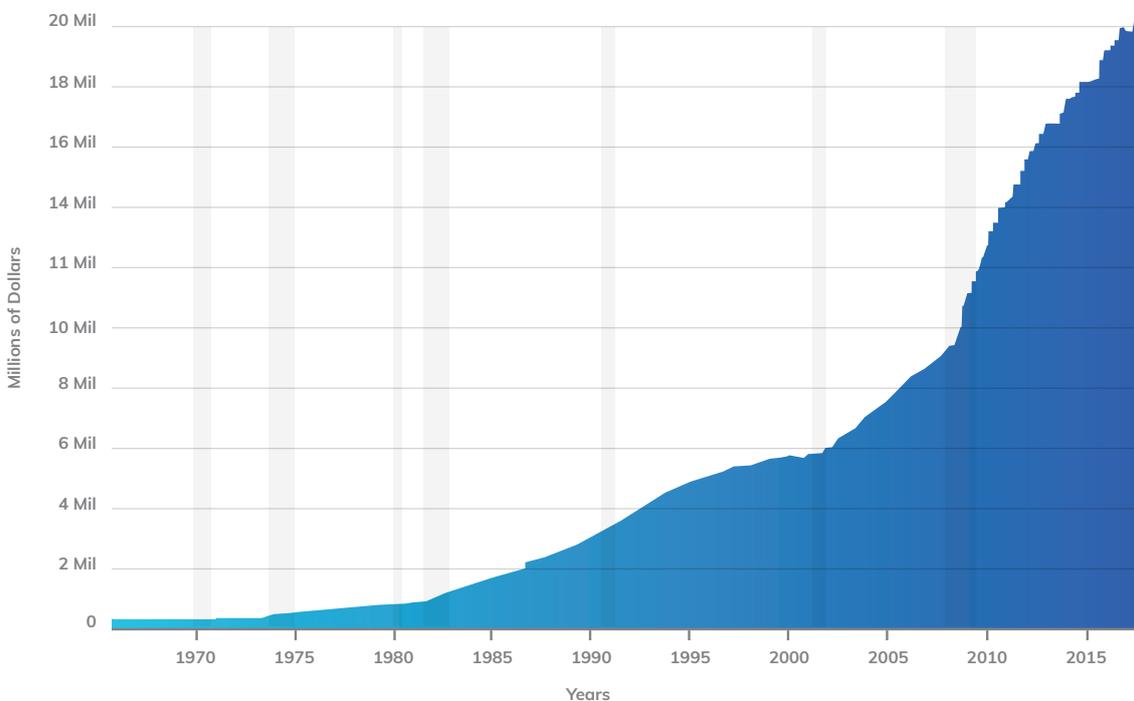
Stablecoin 1.0

Tether USDT

Real value behind assets

Many digital assets don't have real value behind them. Most of the time a price change is created by pure speculations, which keeps the digital asset space very volatile. In a certain way the lack of value, or the devaluation of the value is also true for stablecoins, since they are pegged to a Fiat currencies (increasing debts behind national currencies make their real value diminish on a yearly basis), and in the case of a financial crisis these coins can severely depreciate in a matter of days.

We change that by pegging BlockNote to gold. Every coin issued is 100% backed by gold and carefully audited. Giving it a stable foundation makes it a secure investment.



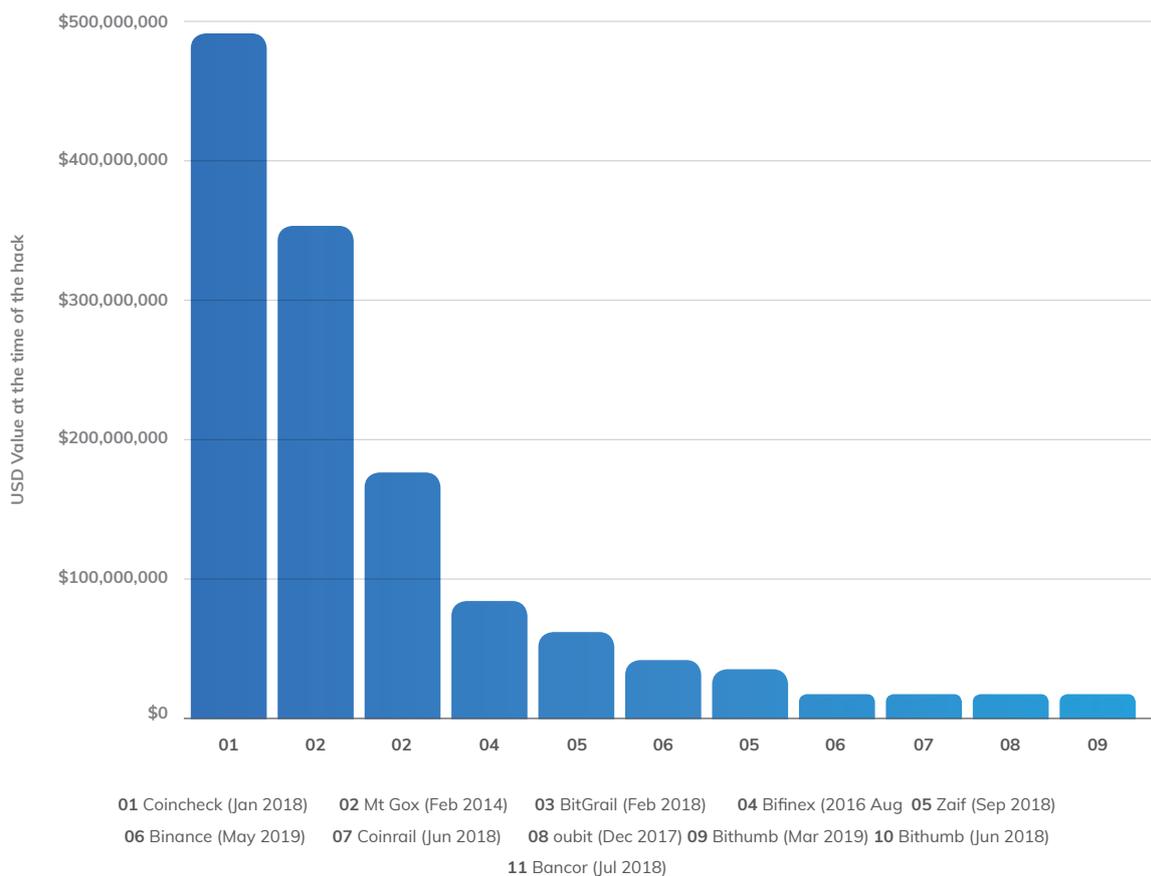
Federal Debt: Total Public Dept

Security

2019 and 2020 were full of scandals that hit the digital asset space time and again, like lost private keys, hacks and coding problems that caused loss of millions.

Public chains, exchanges, and wallets have all been the targets for computer hackers, as their public nature made them a good target for those with bad intentions.

We aim to change that by developing our own enterprise blockchain platform that puts security at its core and we minimise possible risks by not publishing our architecture on public channels.



10 largest cryptocurrency exchange hacks

Getting in front of the general public

Most blockchain projects have been used by a very small number of people. This narrow circle of users does not give any use case that's relevant for everyday people. They are either too theoretical or not focused on a key problem that could create value for the general public. 2019 and 2020 have had some promising initiatives, but the breakthrough is still missing.

We aim to change that by creating a platform and assets that are easily convertible to fiat currencies and a payment system that any user can utilize in their everyday life.

BlockBen platform



BlockNote (BNO) - Stablecoin (Digital Gold)

In order to revolutionize gold-based transactions, we created a physically gold-backed stablecoin, BlockNote. This digital asset works as a medium of gold-exchange, using cryptography for:

- securing its transactions
- making gold a moveable asset
- paying out while the Client's money is invested in gold
- webshop / online payments
- on-site payment method at shops
- serving as digital gold investment
- executing fast transactions

Each BlockNote represents 0.01 gram of real gold, materially and legally ensured by international gold traders. That keeps the value of the digital asset dependent on the rate of the gold market, financially bullet-proof for investments and various other economic operations.

Benefits for customers

- Customers obtain a digital currency with 100% physical gold-backing, which is independent from the currency of any given country.
- This digital asset is an alternative currency, allowing intermediate transactions and payments from all over the world.
- Customers can buy gold at world market price, even if they purchase just a small quantity of BNO.
- It can be converted into EUR anytime.
- Ideal for investment diversification.

Benefits for merchants

- It attracts new customers.
- BlockNote can prevent chargebacks.
- Immediate transactions.
- Income arrives in a 100% physically gold-backed stablecoin.
- Transaction fees are lowered compared to credit card purchases and other wallet providers.

For further information about the legal structure behind BlockNote, please read our general terms and conditions on our website.

How does it work?

Buy, sell, transfer / pay with digital gold and convert it to EUR anytime.

Customers have a digital wallet (BlockBenPay Wallet) where they can manage their purchased BlockNote, make payments via BlockBenPay community, execute transfers between wallets, convert BlockNote to traditional fiat currency, and initiate EUR transfers to their own bank accounts.

This secure wallet serves as the digital representation of ownership of assets and is linked to customers' dedicated investment gold deposit account.

BlockNote also powers our GoldBack reward program, where participating vendors accept payments in BNO and can offer real-time refunds - GoldBack - to their customers.

You can find more information on BlockNote.gold.

BlockNoteX (BNOX)

- Digital Gold on Ethereum

BlockNoteX (BNOX) is digital asset with a 100% gold deposit on the Ethereum blockchain, which is regulated within the European Union. The regularly audited gold deposit is stored in 0.9999 fine investment gold. Physically it is stored and insured in Zurich. A 100 BNOX is equal to 1 gram of gold.

Due to our unique Client Protection Principles (CPP) there is a possibility for damage control in case of compromised Ethereum wallets and lost digital keys. Besides the gold deposit is registered under the name of the owner.

BNOX is fully integrated into the BlockBen platform, thus EUR based FIAT gateway is provided.

Characteristics of BNOX

- BNOX is a 100% gold-backed digital asset with regular audit, and it's regulated within the European Union
- 100 BNOX/BNO = 1 gram of gold
- The gold deposit is registered under the name of the owner as a part of our Client Protection Principles (CPP)
- Possibility for damage control if the Ethereum wallet gets compromised or the digital key necessary for login is lost
- Receiving and transferring back EUR to the Client's bank account through BlockBenPay Wallet
- In order to keep, send or receive BNOX in any Ethereum Wallet, completing a KYC process is mandatory (whitelisting).

Token info

- Token type: Ethereum ERC20
- Ticker Symbol: BNOX
- Established: 2020
- Total Supply: BNOX is not a pre-mined coin, new coins will be generated everytime there is an issuance.
- Issuance: Minting
- Transfer fee: 0,1%. (0.06% BlockStock Gold Pool and 0.04% platform fee)

For more information, please visit [BlockNote.gold/eng/bnox](https://blocknote.gold/eng/bnox), or check our function specification on GitHub: <https://github.com/BlockBen-official/bnox/blob/master/README.md>

BlockStock (BSO) – Unlimited Growth Potential

BlockStock is BlockBen's technical digital asset responsible for every transaction validation that occurs on the BlockBen platform.

The role of BlockStock

The primary function of BlockStock is the execution of asset transactions operating on the BlockBen platform (currently BlockNote is the only one, but additional assets are in the pipeline). In other words, BlockStock is the technical digital asset used for maintaining and operating our blockchain system. BlockStock has a key role in transaction validation: every single transaction executed in our blockchain system is validated by two, randomly selected BlockStocks.

Advantages of BlockStock

- 10% initial physical gold-backing
- unlimited growth potential – BlockStock benefits from all transactions made on the BlockBen platform
- limited availability – pre-mined with only 1.500.000 available for sale
- simple access and secure trading

Unlimited Growth Potential

- More than just a digital asset
- BlockStock receives a certain amount of commission from the fees of every approved transaction on the BlockBen platform.
- The system credits commission in gold and places it into a common gold pool, which will be divided equally among BlockStocks.

BlockStock is more than just a speculative digital asset. BlockStock is a crucial element and the primary beneficiary of all BlockBen products and services due to its permanent growth potential.

Thanks to these, its initial 10% gold deposit has the potential to continuously increase.

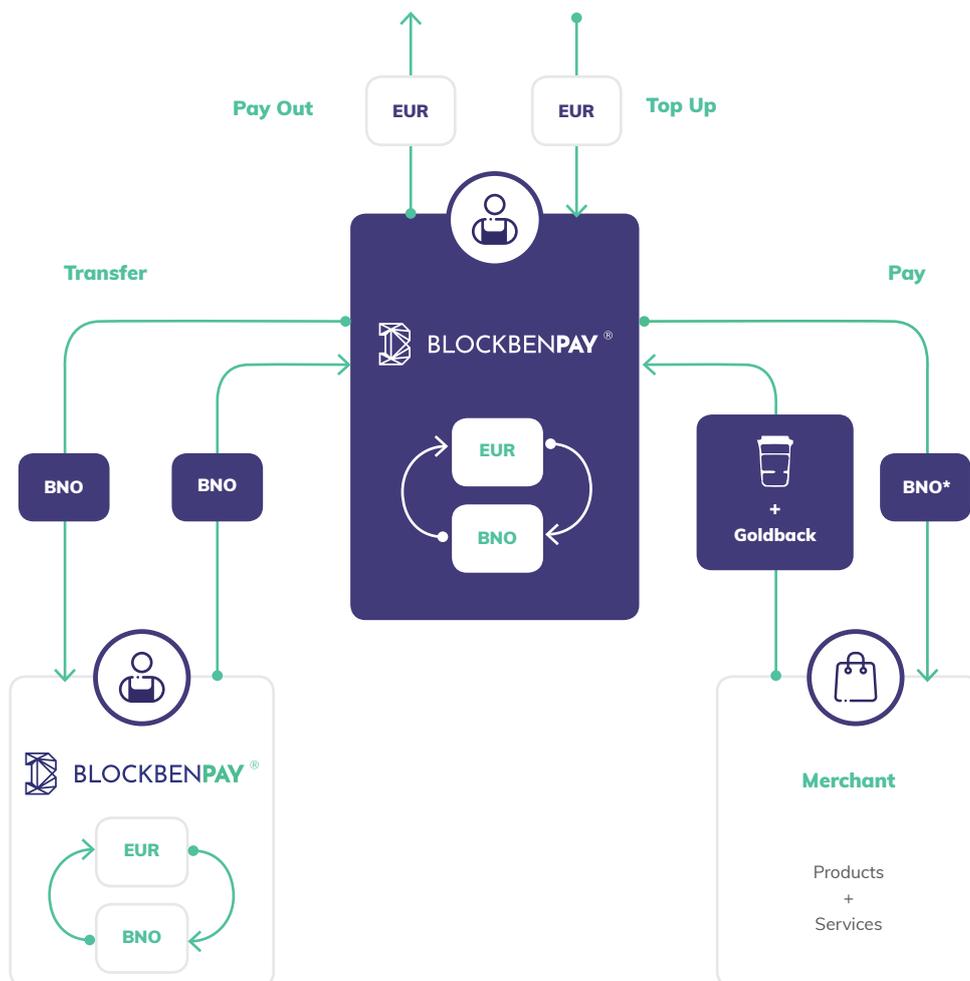
You can find more information on BlockStock.gold.

BlockBenPay

BlockBenPay provides QR code payment options for both users and merchants. It is designed to support multi-asset handling, which means users can store their assets in different forms in their own wallets (such as EUR, BlockNote, later HUF, USD and other currencies.)

The system provides users real-time transactions and immediate payment processing with BlockBen's own gold-backed digital asset, BlockNote. Users can make exchanges between their own assets anytime, buy

BlockNote with EUR and vice-versa. Later other currencies will also be available.



BlockBenPay Payment Methods

BlockBenPay provides different types of QR code payments with different technical solutions. Merchants can choose the best option for their own, unique business needs and preferences.

A. BlockBenPay in-Store - static:

Static payment method at the physical place of purchase while there is no need for a POS terminal.

The user reads the shop QR code and types the required amount. Then the payment is processed – ideal for payments defined by the customer, giving tips, sponsor support, donation, or any other type of remote money collection, even at unmanned point of sales locations.



B. BlockBenPay – in-Store - dynamic:

Dynamic payment method at the physical place of purchase.

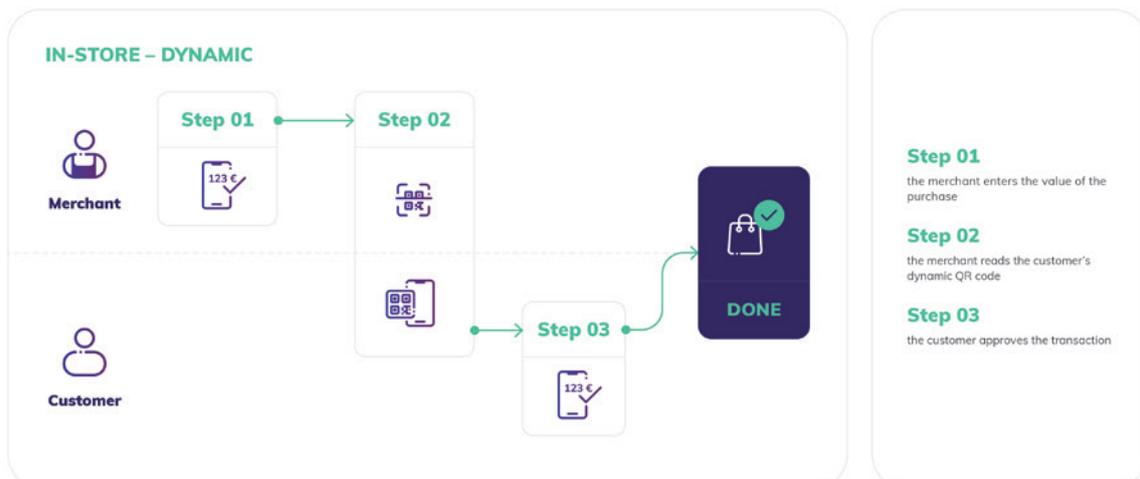
The customer's BlockBenPay app generates a dynamic QR code. The merchant enters the required amount to be paid and then reads the customer's QR code. The customer approves the transaction and the payment gets processed.



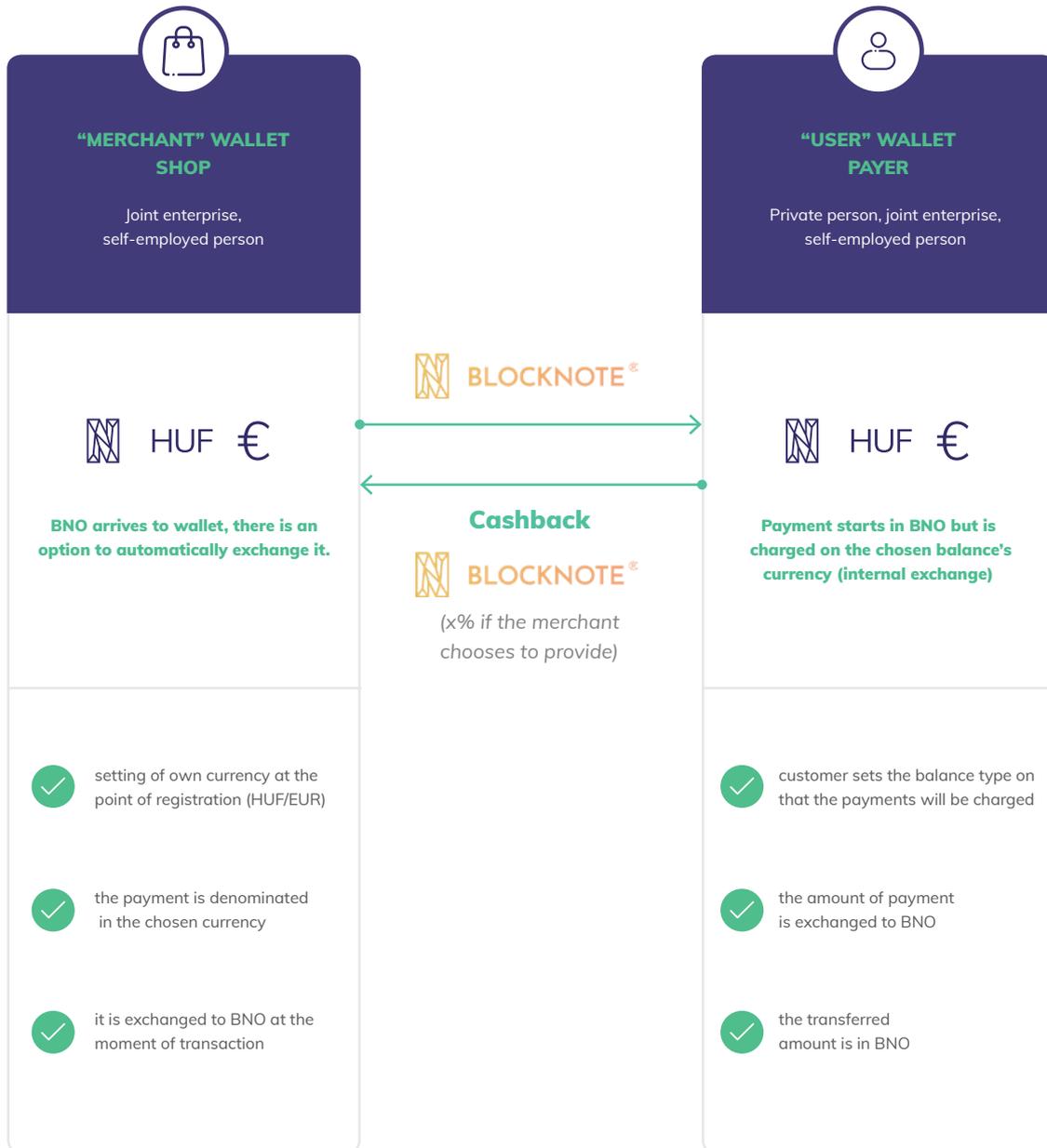
C. BlockBenPay Online – dynamic:

Online payment method for purchases made on the internet.

At the payment step during the online purchase, a dynamic QR code is generated, the customer reads it, approves the amount and the payment gets processed. This payment method is ideal for online purchases at webshops, collecting subscription fees online and sending other dynamic payment requests.



Payment Process



BLOCKNOTE® = BNO 100% gold deposited cryptocurrency

BlockBenPay Wallet

BlockBenPay is the multi-asset payment and digital wallet service of the BlockBen platform. Our customers can access and manage their assets in various currencies, transfer, top-up or pay-out anytime.

Current accepted assets are EUR and BlockNote (BNO), our 100% gold-back digital asset.

Secure

- Secure customer identification (KYC) made fast and simple
- Opening an account with your scanned documents and a selfie.
- Transactions based on our blockchain platform

Fast

- Our platform works with real-time transactions and instant processing.

Simple

- Top-up your wallet and buy BlockNote or convert it to other currencies.

Send gold!

- Transfer BlockNote to anyone, settle outstanding bills or share expenses.

From gold to EUR

- Convert BlockNote to EUR and pay-out to your bank account.

Multi-wallet

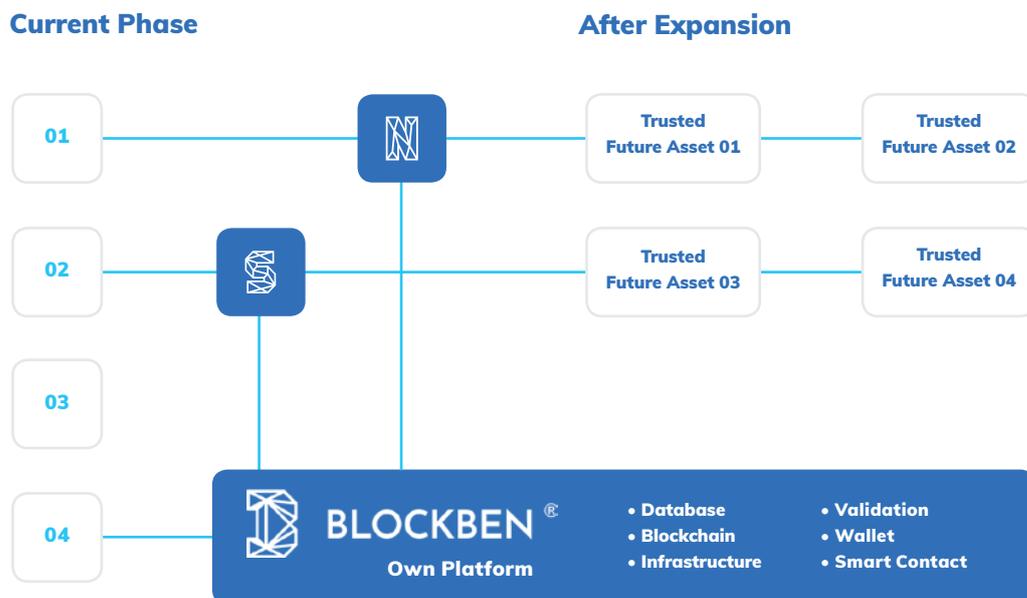
- Open new wallets and manage your finances separately.

Asset Platform

The BlockBen platform is an asset-based platform built to issue different digitized assets in a regulated EU compliant environment. At the moment, you can use BlockNote (BNO) and BlockStock (BSO), but it was designed to be able to hold “endless” number of different assets on its platform. Our licenses provide a fully regulated environment for any metal-based asset issuance.

BlockBen is looking for projects that are planning to digitize their assets on a fast, reliable, safe and secure platform. We can support them with our legal channels to help them to obtain the necessary licenses needed by the government.

We can only cooperate with projects that are fully licensed and follow all the applicable laws and regulations.



Other white label services

Due to the unique features of BlockBen, our business partners can integrate their own business processes and transactions into our safe network, even so far as creating their own cryptocurrencies.

What do we provide exactly?

- **Product Development**
Market analysis, focus group test sales, and project specific conceptualisation, all the way through to issuance.
- **Regulated, fully compliant structure**
New clients can utilise our existing structures or we are happy to build new structures for specific requirements if necessary.
- **Technological background**
We can add an unlimited number of new assets to our privileged enterprise blockchain in a way that the digital asset owner may be financially rewarded from the transaction fees associated with the asset. We can operate and maintain the necessary IT infrastructure.
- **Sales Management**
Based on the specifics of a digital asset, we can either build up new sales channels or provide our existing ones.
- **Program / Project Management**
Managing of all the above fields, building specific project plans and providing thorough management services.
- **Legal**
We create your own environment, licensing and legal structure to ensure your processes can run in a strictly controlled environment, all backed by our platform. We apply comprehensive KYC, AML and CTF and we may also expand them to meet your unique requirements.

Thanks to our platform, there are two different ways to make use of our technology:

- **Trusted Partnership cooperation:**
As a Trusted Partner, there is an extensive cooperation opportunity that could cover diverse fields of your IT needs, providing you with the freedom of shaping the future of your success.
- **Licensing:**
In the form of licensing agreements, as an on-premise solution, you have the option of using our technology.

Architecture



Architecture

The Natrix Platform aims to provide a modern and easy to use toolset for building secure, yet fast applications in the finance industry. Each component is well-defined, tested & documented, and may be used as a standalone package or as a platform, fully supporting a microservice architecture and scalability.

The combination of the blockchain technology and various cryptography solutions allow us to develop auditable & nearly trustless and legally binded systems where the integrity of the database is always verifiable, even by third parties, while still keeping the data secure and confidential for each member of the consortium.

We always have control over what is shared, whether it is fully private to keep our network completely closed from the outside, or semi-open to allow third parties to verify, or even read some of our databases. At the same time, we keep the system fast on its feet, as Natrix can process thousands of transactions within milliseconds.

- Strong, passwordless customer authentication and authorization based on cryptography with mandatory Two-Factor Authentication & device verification.
- Strict permission and ownership model with digital signatures.
- Auditable, all current and up-to-date data is present in the blockchain.
- Transaction based communication, everything can be traced, each user request must have a valid digital signature from a device.
- Encrypted by default, the blockchain's integrity can be verified by anyone without revealing anything about its content.
- Secure group-based sharing, only those who have the right cryptographic keys can read the actual content. The data models can be carefully annotated so everyone can read only what they need to. Access can be granted post factum.
- With zero-knowledge verification, we can prove a given record is present in our database, without revealing anything about it. We may also allow others to address this data and send transactions to it securely.
- Easy to use and fast key-value store interface for interacting with the blockchain.
- Powerful and secure smart-contract execution runtime. We run the custom code from the blockchain through a carefully designed API, giving you the best of both worlds: secure & trusted code execution combined with hassle-free, easy development.

- Active & passive validation. Smart-contracts are guaranteed to be trustworthy, hashes are stored and regularly verified in the blockchain, ownership is guaranteed with digital signatures.
- Multi-tenant by design. Run multiple, connected blockchain clusters, optionally share data, manage your own smart-contract runtimes.
- Support for Authority groups. These groups allow certain members of the consortium (or for a central/government authority) to read pre-determined parts of the database, and/or put the blockchain into a read-only mode.

The Team



BlockBen

Our Estonia registered company is constituted of a professional team with wide range of experience and competencies. We work in an international environment that challenges our teams to break the glass ceiling. Our professionals have valuable references in the field of IT, finance and fintech development, marketing and in innovative and complex project management as well. BlockBen is a project-based organisation, where departments work in close cooperation to create an innovative environment in order to reach the best possible outcome.

Linked 

Product Team

The Product Team is responsible for design, visualization and the process of acquiring and integrating new products to various platform. All related management activities belong to the department, as well as analyzing user behavior, mapping customer journey and making suggestions to increase Client engagement towards BlockBen's products.

Working closely with stakeholders is key for our professionals, as the team has to identify both business needs and Client requirements, and transform them into new, innovative products. The Product Team's goal is to provide satisfactory solutions for our Clients, while focusing on business initiatives.

IT Department

The Team is responsible for all IT operations, such as security, efficient IT development and related management processes. Daily tasks involve blockchain and financial system development and the aiding of the finance and support departments.

The IT professionals maintain a close relationship with the business development management, the marketing team and external IT contractors in order to specify and implement optimal solutions for both ourselves and our Clients.

Our high-skilled senior team members along with competent junior colleagues have deep technical knowledge and business acumen.

Compliance Team

The main goal of BlockBen's Compliance Team is that both external and internal activities of BlockBen Financial Services OÜ comply with all legislative, regulatory and organizational requirements.

Marketing Department

The Marketing Team takes care of the organization of various events and travels, the support of the sales teams and covers the full spectrum of marketing activities related to BlockBen's products and services. Several external teams contribute to the success of the marketing division, which allows the department to take under control various and complex projects, including national campaigns, social media management, public relations and on-line/offline events.

Both experienced seniors and ambitious juniors constitute the team, who consider marketing as their common calling.

Finance Department

BlockBen's Finance Team executes the company's financial operations. Generally these processes are related to incoming and outgoing transfers of our Clients and Business Partners. Colleagues in the team not only audit the legality of financial processes, but also contribute to the work of BlockBen's accountants and auditors by providing all necessary documentation and reports.

Support Department

The Support Team's main duties cover productive processing and replying to different incoming requests, questions and observations from our Clients. As requests come in a wide range, the team actively cooperates with other departments (such as IT and Finance) in order to efficiently meet Client expectations.

Both teams include highly qualified experts and devoted junior colleagues, all committed to professionalism and hard work.

HR

The HR ensures the organization's and employees' cultural fit and the continuous expansion of our teams. The department creates various processes in order to achieve an efficient and smooth workflow for colleagues. Proactive approach, surveying worker's needs and executing necessary actions are top priority for our company.

Senior Management:

The Senior Management determines the direction of the company's progress. Their goal is to maintain the innovative system, and to continuously seek for new possibilities. The team regularly reviews ongoing projects, and determines action plans focusing on efficiency on a company level. The Senior Management is made of highly skilled individuals with a remarkable experience in their field of expertise.

Along with the HR Team, the Management is also responsible for maintaining an innovative and diverse cultural environment where BlockBen's colleagues have the opportunity to grow and perform on the maximum level possible.



VIKTOR BODNAR

– Co-Founder, Chief Executive Officer



Linked 



ATTILA KROCSEK

– Co-Founder and Head of Business Development



Linked 



ANDRAS SZABOLCSI

– Co-Founder and Chief Technology Officer



Linked 



ISTVAN NAGY

– Co-Founder, Head of Sales



Linked 



ANDREA KROCSEK

– Marketing Manager



Linked 



PETER HORVATH

– Operations Manager



Linked 

Roadmap



**2017 Q4
Idea Born**

**2018 Feb
Company
Establishment**

Blockben (trading as BlockBen Financial Services OÜ) was founded in 2018 with the aim of developing a privileged enterprise blockchain platform for digital assets.

**2018 May
BlockStock was
pre-launched
Blockstock
sales started**

BlockStock is a unique asset that comprises all the relevant advantages of both Utility and Security cryptocurrencies.

Account management system development

It was adjusted to our existing blockchain platform. The platform was upgraded with the necessary account keeping operations like conversion module, ledger module, reporting module, authorization module and authentic file storage became available in the system.

**2018 Jan
Architecture
development**

We decided to develop our own blockchain system which can be integrated with financial functions like account closure, account balance, etc. These functions were not presented on other blockchain platforms.

**2018 March
Licenses**

Providing services of exchanging a virtual currency against fiat currency (FVR000383)
Providing a virtual currency wallet service (FRK000069)
Buying up and wholesale of precious metals and precious stones (FVV000196)

We created our financial model and accounting structure. Our blockchain platform is launched.

**2018 August
BlockBen's
BlockStock Gained
Innovative Product
2018 Award at a
CryptoCurrency
Expoin Singapore.**

**2019 Jan
Account management
system major upgrade**

Integrating parallel accounting.

**2018 Nov
Wallet is live**

wallet.blockbenpay.com
BlockStock sales was integrated into our blockchain platform.

**2018 Oct
Wallet testing
started**

BlockNote launch
BlockNote is a digital asset with a 100% gold deposit. BlockNote runs on blockchain and (it) is regulated within the European Union. BlockBenPay concept born
The idea of a QR code-based payment system with multi-asset support is born.

**2018 Sept
Wallet planning and
development started**

Our Wallet is the digital shelf for all possessed digital assets.

New KYC process
KYC process has been put on a new footing with a specialized provider and bank-level identification.

2020 Q4
Launching our self-developed stock exchange platform

2020 Q2
BNO/BNOX market expansion

Acquiring new exchange partners, increasing number of external partners popular exchange partner

BlockBenPay online payment launch

Our QR Code based payment solution will be available for online stores

BlockBen platform licensing for third-parties

2020 March
BNOX Launch

BNOX is available in BlockBenPay Wallet and in one of the most popular exchange partner

2020 Jan
Security improvements

Two-factor authentication launched on Wallet (mobile and desktop)

BNOX business and accounting planning started

Combine advantages between public and consortium blockchains with BlockNote (BlockNoteX)

2019 April
Wallet Mobile application was launched

2019 Summer
Compliance process enhancement started

A fully EU compliant and regulated financial account system development started
Wallet backend/frontend development
BlockBenPay merchant onboarding started

2019 Nov
BlockBenPay market entry

BlockBenPay online social media/marketing campaign started on multiple online platforms

Blockchain 2.0 development started

System will allow to

- publish data from blockchain storage without breaching bank secrecy
- run third party smart contract securely

Disclaimer



Exclusion of liability

This Whitepaper provides general information and materials about our BlockBen platform. Information in the Whitepaper does not constitute legal and business advice or any other advice. The content of the Whitepaper is only to be relied upon at your own risk. Before making a decision, it is advisable to take independent qualified financial advice in the relevant jurisdiction.

The Whitepaper owners and other associated parties are not responsible for the actions, decisions or other behaviour taken or not taken by you in reliance upon the Whitepaper. Investing in cryptocurrencies comes with a high risk and may result in losing the investment.

Only invest that amount of money which you are prepared to lose and does not have an impact on your standard of living. Information published in the Whitepaper does not guarantee that financial losses may be avoided by cryptocurrency investors. Neither the Whitepaper owner nor the associated parties are responsible for such damages. The schedule in the Whitepaper is only indicative.

The seller reserves the right to change the content of the whitepaper and other related documents in its own discretion without having to provide notification. All terms and conditions are as per General Terms and Conditions.

BlockBen Financial Services OÜ operates in accordance with the following registrations: „virtual currency wallet service”, „buying up and wholesale of precious metals and precious stones”, and „services of exchanging a virtual currency against a fiat currency” These registrations are provided by the Ministry of Economic Affairs and Communications, Republic of Estonia” (registration numbers: FRK000069, FVV000196, FVR000383).

Legal and Compliance

- Company Name: BlockBen Financial Services OÜ
- Address: Harju maakond, Tallinn, Kesklinna linnaosa, Harju tn 6, 10130 Estonia
- Established: 2018
- Company Registration Number: 14424711
- VAT Number: EE 102065011
- Virtual Currency Wallet Service Registration Number: FRK000069
- Buying up and wholesale of Precious Metal and Precious Stones Registration Number: FVV000000196
- Services of Exchanging a Virtual Currency against a FIAT Currency Registration Number: FVR000383

The company fully complies with all legal and regulatory laws of the operating country.

All of our future clients must go through BlockBen's KYC / KYB procedure for selling and buying BlockStock and BlockNote.

Any citizen or resident (tax or otherwise) of the following countries is excluded from the purchase of BlockStock: Afghanistan, Algeria, Democratic Republic of Congo, Bosnia and Herzegovina, DPRK North Korea, Ethiopia, Iraq, Iran, Kuwait, Lebanon, Libya, Palestine, Somalia, South Sudan, Sri Lanka, Sudan, Syria, Tunisia, Trinidad and Tobago, Uganda, Vanuatu, Yemen, Venezuela, Zimbabwe, USA, Singapore.

Disclaimer

BlockBen Financial Services OÜ

Harju maakond, Tallinn, Kesklinna linnaosa, Harju tn 6, 10130 Estonia



