

PeerNetwork MiCA-Compliant Whitepaper

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Version: 1.0

Date of Notification: April 2025

Prepared by: PeerNetwork UG

Website: <https://peerapp.de>

Jurisdiction: Germany

I. Compliance with Duties of Information

N	Field	Content
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01	Date of notification	2025-04-09

02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	<p>This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The issuer of this crypto-asset is solely responsible for the content of this white paper. Persons intending to acquire this crypto-asset should be aware that this may involve risks, including the partial or total loss of the money invested.</p>
03	03 Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	<p>The issuer, PeerNetwork PSE UG (haftungsbeschränkt), hereby declares that this whitepaper has been drawn up in accordance with Regulation (EU) 2023/1114 on markets in crypto-assets (MiCA) and complies with all applicable requirements set out therein.</p> <p>This whitepaper contains complete, fair, clear, and not misleading information on the Peer Token, the rights and obligations attached to it, the underlying technology, the tokenomics structure, and the key characteristics of the offer.</p> <p>All reasonable efforts have been made to ensure that:</p> <ul style="list-style-type: none"> • The content is factually accurate and up to date at the time of publication • Risk factors, utility features, and mechanisms of token distribution and redemption are disclosed transparently • No essential information has been omitted that could affect the understanding or assessment of the crypto-asset by potential holders <p>This whitepaper has been drafted under the responsibility of PeerNetwork PSE UG, which assumes full liability for its contents in accordance with Article 6 of Regulation (EU) 2023/1114.</p>

04	Statement in accordance with Article 6(5), points (a), (b), c) of Regulation (EU) 2023/1114	<p>In compliance with Article 6(5) of Regulation (EU) 2023/1114, the issuer hereby declares the following:</p> <p>(a) No rights are attached to the crypto-asset other than the right to use it as a utility token within the platform: The Peer Token does not confer any rights of ownership, profit-sharing, dividends, governance, or voting. It does not grant access to any underlying asset, nor does it represent a financial instrument or transferable security. The sole function of the Peer Token is to provide digital access to goods and services within the Peer Network platform, including features such as post boosting, ad placement, additional content uploads, and participation in the reward distribution system.</p> <p>(b) No obligations are imposed on the issuer towards the holders of the crypto-asset: The issuer, PeerNetwork PSE UG (haftungsbeschränkt), assumes no financial obligations towards holders of the Peer Token beyond the functional access provided through the platform. There is no promise of redemption, reimbursement, buyback, or return on investment. All use of Peer Tokens is voluntary, functional, and irreversible.</p> <p>(c) The utility token is not intended to be used as a means of payment for goods or services beyond those provided by the issuer: The Peer Token is strictly intended for use within the Peer Network ecosystem and is not designed, marketed, or positioned as a general-purpose means of payment. It cannot be used to purchase goods or services outside of the Peer platform, and there is no infrastructure in place for external merchant adoption.</p>
05	Statement in accordance with Article 6(5), point (d) of Regulation (EU) 2023/1114	TRUE, the utility token referred to in this white paper may not be exchangeable against the goods or services promised in the crypto-asset white paper, especially in the case of a failure or discontinuation of the crypto-asset project.

06	Statement in accordance with Article 6(5), points (e) and (f) of Regulation (EU) 2023/1114	<p>The issuer, PeerNetwork PSE UG (haftungsbeschränkt), hereby declares that:</p> <ul style="list-style-type: none"> • The information contained in this crypto-asset whitepaper is, to the best of our knowledge, accurate and not misleading. • No information has been intentionally omitted that could affect the understanding, evaluation, or risks associated with the Peer Token or the Peer Network platform. <p>This whitepaper has been prepared in accordance with Article 6(5), points (e) and (f) of Regulation (EU) 2023/1114 and reflects the issuer's responsibility for ensuring the clarity and completeness of the information presented herein.</p>
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II. Summary

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07	Warning in accordance with Article 6(7), second subparagraph, of Regulation (EU) 2023/1114	<p style="text-align: center;">Warning</p> <p>This crypto-asset white paper has been published for informational purposes only and has not been approved by any competent authority in any Member State of the European Union. The issuer of the Peer Token, PeerNetwork UG, is solely responsible for the accuracy and completeness of the information contained in this document.</p> <p>The Peer Token is a utility token issued exclusively for use within the Peer Network platform. It does not confer ownership rights, voting power in the issuer, or any claim to profits or revenues. This token does not constitute a financial instrument, e-money token, or asset-referenced token under MiCA or any other regulatory framework.</p> <p>Investors should be aware of the following risks:</p> <ul style="list-style-type: none"> • The value of the Peer Token may be volatile and subject to market fluctuations. • Tokens may become illiquid or untransferable under certain circumstances. • There is no guarantee that the services or functionalities linked to the Peer Token will be continuously available or maintained. • This token is not covered by any investor compensation or deposit guarantee scheme within the EU. <p>By acquiring or using Peer Tokens, users acknowledge and accept the risks involved in engaging with emerging technologies and decentralized platforms. Prospective users are strongly encouraged to read the full whitepaper and seek independent legal, financial, and tax advice where appropriate.</p>
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08	Characteristics of the crypto-asset	<p>The Peer Token is a utility token designed for use within the Peer Network, a blockchain-based social media platform. It is not intended to function as a general-purpose medium of exchange and is strictly used to facilitate digital access to Peer’s in-app services, reward mechanisms, and monetization features.</p> <p>Peer Token is deployed on Solana-compatible blockchain infrastructure, supporting fast, scalable, and transparent interactions. The token operates alongside an in-app currency called Gem, which users earn through daily engagement such as posting, commenting, liking, and viewing content. Gems are automatically converted into Peer Tokens daily through an algorithmic reward distribution system.</p> <p>Token Supply and Distribution</p> <ul style="list-style-type: none"> ● Peer Token follows a deflationary issuance model. ● Initially, 5,000 tokens are generated daily, decreasing by 10% annually. ● The projected lifetime supply cap is approximately 18.9 million Peer Tokens. ● Tokens are exclusively distributed to users based on their content engagement and activity. ● Token value is determined through a liquidity pool pairing Peer Tokens with BTC. <p>Use Cases and Functionality</p> <ul style="list-style-type: none"> ● Access to additional posts, advertising tools, and premium content features ● Participation in a creator economy where 96% of advertising revenue is redistributed to content creators ● Token burning mechanisms and transaction fees drive long-term value stabilization ● Peer Tokens may also be used to boost content visibility and access community utilities
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		<ul style="list-style-type: none"> • Tokens can be transferred between users <p>Limitations and Conditions</p> <ul style="list-style-type: none"> • Tokens are burned upon use, reducing circulating supply • Tokens must pass through the liquidity pool (Gems→ Peer Token → BTC → Burn → In-app utility) • Tokens cannot be held or traded for speculative purposes <p>This crypto-asset does not grant any ownership, profit participation, or enforceable claims. Rights and obligations may be modified by the issuer. The Peer Token is classified as a MiCA utility token (non-ART, non-EMT).</p>
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09		<p>The Peer Token acts as a utility token within the Peer Network, enabling access to various platform-specific features and incentives. It is earned through participation or acquired functionally for service activation, and is immediately burned after use.</p> <p>Services and Functional Access Provided by Peer Token:</p> <ul style="list-style-type: none"> Reward Conversion (Use-to-Earn Model): Users earn Gems by interacting with content (posting, commenting, liking, viewing, referring). These Gems are converted daily into Peer Tokens. The reward model encourages active, high-quality participation. Content and Feature Access: Peer Tokens can be used to: <ul style="list-style-type: none"> Post additional content beyond the daily free post limit Dislike other users' posts (5 tokens per dislike) Access promotional tools (post boosting or visibility features) Purchase cosmetic or premium items (e.g., profile enhancements) Referral Rewards: Users receive 1% of all Peer Tokens earned by accounts they refer, creating a long-term incentive to grow the network organically. Marketplace Utility: Peer Tokens serve as a transaction medium within the in-app marketplace, enabling users to promote or sell goods and services. Fiat Payout Access (Via BTC Bridge): Earned Peer Tokens can be exchanged into BTC via the platform's liquidity pool, and then into fiat—subject to KYC and account verification.
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		<hr/> <h2>Peer Token Transferability Restrictions</h2> <ul style="list-style-type: none"> • Peer Tokens are not intended for speculation or holding. • Tokens purchased for services are immediately burned and are not stored in user accounts. • During the MVP phase, Peer Tokens are non-transferable between users and cannot be moved externally. • The token is not listed on centralized or decentralized exchanges as of now, and the platform does not support external wallet integration for P2P trading. • Future phases may introduce limited transferability under smart contract controls, potentially subject to transfer taxes and wallet whitelisting.
10	Key information about the offer to the public or admission to trading	<p>The Peer Token is not offered through a traditional public offering, nor is it listed on any trading platform at the time of publication. Instead, it follows a use-to-earn model, with tokens distributed through platform participation and specific utility-based purchases (e.g., for advertising). However, certain operational and liquidity mechanisms do represent a form of structured, value-based access.</p> <hr/> <h2>Nature of the Offer</h2> <ul style="list-style-type: none"> • No public or private token sale has occurred or is planned. • No ICO or token presale will take place. • Peer Tokens are earned through activity-based engagement (e.g., posts, likes, comments, referrals). • Functional purchases (e.g., for advertising or content promotion) convert fiat into BTC, which is injected into a

		<p>liquidity pool, where tokens are minted and burned instantly.</p> <hr/> <p>Admission to Trading</p> <ul style="list-style-type: none">• The Peer Token is not admitted to trading on centralized or decentralized exchanges (CEX/DEX).• Liquidity and price discovery are managed through a Peer Token/BTC liquidity pool owned and operated by the issuer.• There are no plans for listing on public exchanges in the MVP phase.• Token sale or trading access is only functional via liquidity-backed usage. <hr/> <p>Conditions of Participation</p> <ul style="list-style-type: none">• Users must register on the platform to earn tokens.• Only advertisers or users performing platform-paid actions may convert fiat into tokens (for use, not for holding).• Users must complete KYC and link a bank account to redeem BTC value for fiat. <hr/> <p>This setup ensures that Peer Token issuance and usage remain non-speculative and utility-focused, consistent with its classification as a utility token under Regulation (EU) 2023/1114.</p>
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II. Part A: Information about the offeror or the person seeking admission to trading

N	Field	Content
A.1	Name	Peer Network(Jakob Kaiser and Ender Küçükoglu)
A.2	Legal form	N/A as LEI is provided in A.6
A.3	Registered address	N/A as LEI is provided in A.6
A.4	Head office	N/A as LEI is provided in A.6
A.5	Registration date	2024-08-09
A.6	Legal entity identifier	506700PVRWK5T0ZHL598
A.7	Another identifier required pursuant to applicable national law	FL-0002.728.650-9
A.8	Contact telephone number	0041 21 50 87 080
A.9	E-mail address	peertoken@gmail.com
A.10	Response time (days)	60 days
A.11	Parent company	N/A as LEI is provided in A.6

A.12	Members of management body	<p>Identity : Jakob Kaiser and Ender Küçükoglu</p> <p>Function : CTO & CEO</p> <p>Business Address: möckernstraße 68C, Berlin 10965.</p>
A.13	Business activity	<p>Issuance and Regulatory Registration of PEER Tokens:</p> <p>PeerNetwork PSE UG operates Peer Network, a blockchain-based social media platform that combines content creation, user engagement, and decentralized monetization. The core business activity revolves around enabling users to generate, interact with, and monetize content through a gamified reward system and integrated token economy.</p> <p>At the heart of the user experience is a multi-format newsfeed, where users can browse content in audio, video, image, and text formats. Platform navigation is designed to be intuitive, with users able to perform actions such as posting, liking, commenting, disliking, and viewing content. While most interactions are free, some actions, such as additional posts or dislikes, may require token usage.</p> <p>User activity is incentivized via a dual-layered token model:</p> <ul style="list-style-type: none"> • Gems serve as the platform’s engagement metric, earned through user actions. • Peer Tokens are the native cryptocurrency, generated daily based on the total amount of Gems earned across the platform. A total of 5,000 Peer Tokens are distributed each day, with this amount reduced annually by 10%, creating a deflationary supply model. <p>The Gem-to-Token conversion follows a proportional algorithm:</p>

		<p>Peer Tokens per user = (User's Gems / Total Gems) × 5,000</p> <p>Interaction-based Gem rewards include:</p> <ul style="list-style-type: none"> • Like: 5 Gems • Dislike: -4 Gems (plus a cost in Peer Tokens) • Comment: 3 Gems • View: 0.25 Gems <p>Users receive one free post per day, with additional posts priced in Peer Tokens. All token rewards are directly linked to content visibility and interaction, fostering a creator-first ecosystem.</p> <p>Peer Tokens can be used within the platform for:</p> <ul style="list-style-type: none"> • Enhanced posting capabilities • Content promotion • Participation in referral and advertising programs • In-app purchases (e.g., NFTs, cosmetic items) <p>To support liquidity, Peer Network maintains a token-to-BTC liquidity pool, initially seeded with €10,000 worth of BTC and a fixed Peer Token reserve. When users cash out tokens, BTC is converted to fiat and sent to the user. Peer Tokens used in this process are burned or reallocated, supporting scarcity and long-term token value.</p> <p>Revenue Distribution:</p> <ul style="list-style-type: none"> • 96% to content creators • 2% to Peer Network operations • 1% burned
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		<ul style="list-style-type: none"> 1% added to the liquidity pool <p>Through this model, Peer Network facilitates a circular economy where creators, consumers, and advertisers contribute to and benefit from the growth of the platform.</p>
A.14	Parent company A.14 business activity	N/A as no parent company
A.15	Newly established	TRUE
A.16	Financial condition for the past three years	<p>N/A as A.15 is TRUE.</p> <p>As of the reporting date, the Company employs 42 full-time staff members and has set an internal growth target to expand to approximately 50 employees in the near term. The team operates under a structured hierarchical management model, ensuring efficient operational governance and accountability across departments. Stakeholder relations are actively maintained and embedded in internal decision-making processes.</p> <p>and does not have financial records for the past three years</p>
A.17	Financial condition since registration	<p>Peer Network PSE UG (haftungsbeschränkt) (“the Company”) is a limited liability company registered under German law as a Unternehmergeellschaft (UG). As such, the liability of its shareholders is limited to the amount of its share capital, which currently amounts to €40.</p> <p>The Company is primarily owned by Jakob Kaiser and Ender Küçükoglu, who collectively hold 70% of the total share capital. Both individuals also serve as co-founders and are active members of the Company's executive management team.</p>

		<p>The Company's main operational headquarters is located at Möckernstraße 68C, 10965 Berlin, occupying approximately 200 square meters of dedicated office space. While the registered postal address is at Eisenacherstr. 103a, 10781 Berlin, day-to-day operations are conducted on-site. Remote or home-office work is permitted only under exceptional circumstances where on-site work is not feasible. Peer Network was originally founded between 2017 and 2018 by a team of five individuals under the project name "Black Book", which focused on decentralized, privacy-first social media without centralized data hosting. Over time, the business evolved into a fully monetized, blockchain-integrated social network—Peer Network—as it is known today.</p> <p>The Company maintains a stable operational base with forward-looking plans for organizational scaling and product development. No significant financial liabilities outside normal operating expenses are disclosed at the time of this publication.</p>
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Part B: Information about the issuer, if different from the offeror or person seeking admission to trading

This section is not applicable as the Issuer and person seeking admission to trading are the same party.

N	Field	Content
B.1	Issuer different from offeror or person seeking admission to trading	FALSE
B.2	Name	N/A
B.3	Legal form	N/A
B.4	Registered address	N/A
B.5	Head office	N/A
B.6	Registration date	N/A

B.7	Legal entity identifier	N/A
B.8	Another identifier required pursuant to applicable national law	N/A
B.9	Parent company	N/A
B.10	Members of management body	N/A
B.11	Business activity	N/A
B.12	Parent company business activity	N/A
B.13	Business activity	N/A

II. Part C: Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper [and] information about other persons drawing the crypto-asset white

paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114

This section is not applicable as this white paper has not been drawn up by the operator of a trading platform different from the person seeking admission to trading.

N	Field	Content
C.1	Name	N/A
C.2	Legal form	N/A
C.3	Registered address	N/A
C.4	Head office	N/A
C.5	Registration date	N/A
C.6	Legal entity identifier	N/A
C.7	Another identifier required pursuant to applicable national law	N/A
C.8	Parent company	N/A
C.9	Reason for crypto-asset white paper preparation	N/A
C.10	Members of management body	N/A
C.11	Operator business activity	N/A
C.12	Business activity of parent company	N/A
C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second C.1 3 subparagraph, of Regulation (EU) 2023/1114	N/A
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second C.1 4 subparagraph, of Regulation (EU) 2023/1114	N/A

II. Part D: Information about the crypto-asset project

N	Field	Content
D.1	Crypto-asset project name	Peer Network PSE
D.2	Crypto-asset's name	Peer Token
D.3	Abbreviation	Peer

D.4	Crypto-asset project description	<p>The Peer Network is a blockchain-based social media ecosystem that integrates content creation, user engagement, and digital monetization into a single decentralized platform. It enables users to interact with various media formats (text, video, audio, image), and rewards them for participation using a dual reward system composed of Gems and Peer Tokens.</p> <p>At the heart of the platform is the Peer Token, a utility token distributed based on user activity rather than purchase. This incentivizes authentic interaction while redistributing up to 96% of advertising revenue back to creators and active users.</p> <p>The platform also includes a marketplace, allowing users to sell goods and services, and supports content promotion tools funded with Peer Tokens. All in-app monetized activities—such as post boosting, additional posting rights, or ad engagement—are powered by token burns, enforcing a deflationary economy.</p> <p>A liquidity bridge allows users to cash out Peer Tokens into fiat through BTC, backed by a dedicated liquidity pool. The token supply is algorithmically controlled, starting with 5,000 tokens per day and decreasing 10% annually. Tokens cannot be speculatively purchased or traded between users in the MVP phase.</p>
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D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project		
		Name	Address/Domicile
		PEER Network UG Issuer of the PEER Token, managing its ecosystem integration and overall governance.	möckernstraße 68C, Berlin 10965, Germany
D.6	Utility Token Classification	TRUE	

D.7	Key Features of Goods/Services for Utility Token Projects	<p>The Peer Token grants access to a range of goods and services exclusively within the Peer Network ecosystem. As a utility token, it does not serve as a general medium of exchange but enables holders to interact with the platform's core features, monetize content, and unlock advanced user capabilities. Below are the principal goods and services enabled by the token:</p> <hr/> <p>1. Access to Monetization Tools</p> <ul style="list-style-type: none"> • Users earn Gems for actions like posting, receiving likes, comments, and views. • Gems are converted daily into Peer Tokens, enabling creators to directly monetize their content through activity and engagement. • Users can redeem tokens for fiat through an integrated liquidity pool, creating a seamless earnings cycle. <hr/> <p>2. Content Promotion and Reach Expansion</p> <ul style="list-style-type: none"> • Peer Tokens can be used to promote posts or highlight content within the network's algorithmic feed. • Boosted visibility tools allow creators and brands to increase reach and discoverability within specific user groups. <hr/> <p>3. Advertiser Access and Targeting</p> <ul style="list-style-type: none"> • Advertisers use Peer Tokens to purchase ad space and run campaigns.
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		<ul style="list-style-type: none"> • Token-based bidding ensures that only relevant and value-aligned content is promoted. • Advanced targeting and algorithmic matching improve efficiency for both advertisers and users. <hr/> <p>4. Access to Peer’s Integrated Marketplace</p> <ul style="list-style-type: none"> • Users can list and purchase physical or digital goods/services using Peer Tokens. • Peer Tokens may be used for storefront creation, product promotions, or bundled service offerings within the marketplace. <hr/> <p>5. Enhanced Platform Functionalities</p> <ul style="list-style-type: none"> • Peer Tokens unlock premium features such as: <ul style="list-style-type: none"> ○ Additional daily posts (beyond free post quota) ○ Posting media-rich content (videos, carousels) ○ Access to creator analytics and insights ○ Participation in referral-based earnings (1% commission on referred users' rewards) <hr/> <p>6. Governance & Future Use Cases</p> <ul style="list-style-type: none"> • Planned future features may include community voting, DAO-based governance, or staking for platform influence—all facilitated by the Peer Token.
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D.8	Plans for the token	<p>The development and integration of the Peer Token follow a carefully structured multi-phase roadmap, designed to ensure sustainable token economics, long-term utility, and regulatory alignment under Regulation (EU) 2023/1114. Each phase expands upon the token's capabilities, platform integration, and accessibility to broader user and institutional markets.</p> <hr/> <p>Phase 1: MVP Launch & Core Token Mechanics (Q1-Q2 2025)</p> <p>Peer Token launches as a utility token with fixed, deflationary issuance:</p> <ul style="list-style-type: none">● 5,000 tokens/day, decreasing 10% annually● Distributed via Gem-to-token conversion, based on user activity● Initial uses: paid content boosts, dislike actions, cosmetic features● Token integrated with a liquidity pool: 100,000 Peer Tokens + BTC worth approx. €10,000● Revenue distribution:<ul style="list-style-type: none">○ 96% to content creators○ 2% to Peer Network○ 1% to the liquidity pool○ 1% burned <hr/> <p>Phase 2: Ecosystem Expansion & Liquidity Scaling (Q3-Q4 2025)</p> <ul style="list-style-type: none">● Peer Tokens accepted across the marketplace, including goods and services● Token cash-out enabled via BTC to fiat conversion● Full rollout in web and mobile apps
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		<ul style="list-style-type: none">● Introduction of burn-to-use model, promoting sustainable value● Preparation for DEX integrations for greater liquidity access <hr/> <p>Phase 3: Governance & Smart Contract Automation (Q1–Q2 2026)</p> <ul style="list-style-type: none">● Smart contract-based minting and token control activated● On-chain transfers with programmable tax (4%):<ul style="list-style-type: none">○ 2% to Peer, 1% to LP, 1% burned● Rollout of airdrop features for campaign-based token distribution● Foundation for community governance and proposal systems● Smart contract code to be open-sourced, supported by bug bounty programs <hr/> <p>Phase 4: Interoperability, Staking & Institutional Use (Late 2026+)</p> <ul style="list-style-type: none">● Support for staking models, granting future governance and platform benefits● Integration into third-party wallets and Web3 platforms● Expanded utility for brands and advertisers● Potential participation in a tokenized equity model or IPO bridge● Ongoing MiCA and BaFin compliance measures
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D.9	Resource Allocation	<ul style="list-style-type: none"> • The Peer Token follows a use-to-earn and deflationary economic model with clearly defined allocation strategies for both the initial liquidity pool and long-term circulation. The token is not sold to the public or private investors; instead, it is exclusively distributed through platform participation, ensuring fair and organic token dispersion. • The platform employs a daily emission schedule of Peer Tokens, beginning at 5,000 tokens/day, which reduces by 10% annually. This model is designed to support longevity and reduce inflation over time. <p>Daily Token Distribution Allocation</p> <p>Each day, Peer Tokens are distributed as follows, based on the total activity (measured in Gems):</p> <table border="1"> <thead> <tr> <th>Allocation Category</th><th>Percentage</th><th>Purpose</th></tr> </thead> <tbody> <tr> <td>Content Creators</td><td>96%</td><td>Rewarding users for posts, likes, comments, referrals, and engagement</td></tr> <tr> <td>Peer Network (Operational)</td><td>2%</td><td>Platform maintenance, development, and infrastructure</td></tr> <tr> <td>Liquidity Pool Contribution</td><td>1%</td><td>Supporting BTC/Peer Token liquidity for user payouts</td></tr> <tr> <td>Burn Mechanism</td><td>1%</td><td>Token deflation – permanently removing tokens from circulation</td></tr> </tbody> </table> <p>Initial Liquidity Pool Setup</p> <ul style="list-style-type: none"> • Seeded with: 100,000 Peer Tokens 	Allocation Category	Percentage	Purpose	Content Creators	96%	Rewarding users for posts, likes, comments, referrals, and engagement	Peer Network (Operational)	2%	Platform maintenance, development, and infrastructure	Liquidity Pool Contribution	1%	Supporting BTC/Peer Token liquidity for user payouts	Burn Mechanism	1%	Token deflation – permanently removing tokens from circulation
Allocation Category	Percentage	Purpose															
Content Creators	96%	Rewarding users for posts, likes, comments, referrals, and engagement															
Peer Network (Operational)	2%	Platform maintenance, development, and infrastructure															
Liquidity Pool Contribution	1%	Supporting BTC/Peer Token liquidity for user payouts															
Burn Mechanism	1%	Token deflation – permanently removing tokens from circulation															

		<ul style="list-style-type: none"> ● Paired with: BTC worth approximately €10,000 (approx. 0.1 BTC) ● Purpose: Allow users to convert Peer Tokens to BTC and subsequently to fiat <p>This liquidity pool is fundamental to Peer's payout and deflation model, where users receive fiat equivalents while Peer Tokens are burned or reallocated back into the pool.</p> <hr/> <p>No Pre-Mine or Private Sale</p> <ul style="list-style-type: none"> ● No allocation to private investors ● No pre-sale or ICO ● 100% of tokens are earned through platform activity ● Ensures that value is created only when real users contribute and engage
D.10	Planned Use of Collected Funds or Crypto-Assets	<p>Peer Network does not conduct a public sale, private sale, or token offering to raise capital. The Peer Token is not sold for fiat or other crypto-assets at issuance. Instead, it is distributed entirely through platform usage and content interaction, following a use-to-earn model.</p> <p>However, funds and crypto-assets are indirectly collected through the platform's economic mechanisms, such as:</p> <ul style="list-style-type: none"> ● Liquidity pool operations ● Referral activities ● Advertising purchases by external parties ● Token buybacks and transaction taxes in future phases <p>The planned use of these indirectly collected funds or crypto-assets follows a transparent and purpose-driven</p>

	<p>allocation strategy aimed at sustaining platform growth and reinforcing the token economy.</p> <p>Primary Allocation of Collected Funds (e.g., from LP, ad revenue, token sinks)</p> <table><tr><th>Category</th><th>Planned Usage</th></tr><tr><td>Creator Payouts (Fiat/BTC)</td><td>Ensuring continuous rewards to content creators through the Peer-to-BTC payout bridge</td></tr><tr><td>Liquidity Pool Reinforcement</td><td>Maintaining price stability and burn cycles in the BTC–Peer Token pair</td></tr><tr><td>Platform Development</td><td>Funding core engineering, mobile apps, backend infrastructure, and security audits</td></tr><tr><td>Marketing & User Growth</td><td>Community growth campaigns, referral incentives, airdrops, and ambassador programs</td></tr><tr><td>Compliance & Legal</td><td>Legal structuring, MiCA licensing, KYC/AML integrations, and possible BaFin filings</td></tr><tr><td>Operational Costs</td><td>Salaries, office infrastructure, partner contracts, and stakeholder engagement</td></tr></table> <p>Long-Term Allocation Outlook</p> <p>As the platform scales, collected funds will be increasingly directed toward:</p> <ul style="list-style-type: none">• DAO treasury functions• Staking pools	Category	Planned Usage	Creator Payouts (Fiat/BTC)	Ensuring continuous rewards to content creators through the Peer-to-BTC payout bridge	Liquidity Pool Reinforcement	Maintaining price stability and burn cycles in the BTC–Peer Token pair	Platform Development	Funding core engineering, mobile apps, backend infrastructure, and security audits	Marketing & User Growth	Community growth campaigns, referral incentives, airdrops, and ambassador programs	Compliance & Legal	Legal structuring, MiCA licensing, KYC/AML integrations, and possible BaFin filings	Operational Costs	Salaries, office infrastructure, partner contracts, and stakeholder engagement
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Compliance & Legal	Legal structuring, MiCA licensing, KYC/AML integrations, and possible BaFin filings														
Operational Costs	Salaries, office infrastructure, partner contracts, and stakeholder engagement														

		<ul style="list-style-type: none"> ● Future smart contract governance systems <p>These plans support Peer Network’s vision to transition toward a community-powered and token-governed economy, while ensuring transparency and operational sustainability.</p>
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Part E: Information about the offer to the public of crypto-assets or their admission to trading

N	Field	Content
E.1	Public Offering and/or Admission to trading	AT TR

E.2	Reasons for Public Offer and/or Admission to trading	<p>No Public Offering</p> <p>Peer Tokens are not made available through a public sale, private funding round, or initial coin offering (ICO). There is no exchange of fiat currency or other crypto-assets at the time of issuance. Instead, the Peer Token follows a pure use-to-earn model, meaning tokens are distributed exclusively through user engagement on the Peer Network platform.</p> <p>Users earn Gems through social activity (posting, liking, commenting, referrals, etc.), which are then converted daily into Peer Tokens via an algorithmic distribution system. This model promotes a fair, transparent, and non-speculative distribution aligned with MiCA principles.</p> <p><i>“There will never be a presale or private sale. Only creators will be rewarded and users need to earn their tokens.”</i></p> <hr/> <p>Admission to Trading (Planned)</p> <p>Although the Peer Token is not sold to the public, the project includes plans for admission to trading on decentralized exchanges (DEXs) via liquidity pool creation. This includes:</p> <ul style="list-style-type: none"> • Establishing a BTC–Peer Token liquidity pool (initially ~100,000 Peer Tokens + €10,000 BTC) • Allowing users to sell Peer Tokens into BTC, then convert BTC into fiat • Creating market-driven pricing through automated market makers (AMMs) <p>While no centralized exchange (CEX) listing is confirmed at this stage, the team plans to:</p> <ul style="list-style-type: none"> • Apply for tracking and exposure on platforms such as CoinMarketCap and CoinGecko • Explore future DEX integrations (e.g., Uniswap, PancakeSwap) as the liquidity pool scales
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E.3	Fundraising Target	<p><i>The Peer Network project does not involve traditional public or private fundraising through the sale of crypto-assets at issuance. However, the company outlines a strategic financial roadmap that includes external refinancing, grants, and investment-based scaling, aimed at long-term sustainability and potential public market participation.</i></p> <p><i>Stated Financial Goal</i></p> <p><i>Peer Network has set an initial financial target of €666,667, to be supplemented by a potential 30% grant (up to €200,000) through the IBB program—bringing the total post-grant funding to €866,667.</i></p> <p><i>“The goal of this financial strategy is to maximize returns from an initial investment of €666,667, leveraging an additional grant of up to 30% (€200,000) through the IBB program.”</i> <i>(Peer Network Encyclopedia, p. 15)</i></p> <p><i>Planned Use of Funds</i></p> <ul style="list-style-type: none"> • <i>Formation of an Aktiengesellschaft (AG) as a legal structure for a future IPO</i> • <i>Development of the product and infrastructure</i> • <i>Preparation for equity-based fundraising or trading platform admission</i> • <i>Establishment of a liquidity pool to support Peer Token-to-fiat conversion</i> <p><i>IPO and Refinancing Strategy</i></p> <p><i>Peer Network aims to scale its valuation from €12 million to €50 million through an IPO, with an expected 400% return on investment. If the IPO is not realized, the company plans to operate</i></p>
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		<p>as a GmbH or UG while offering investors a structured 10% annual return and capital protection through buyback options.</p>
E.4	Minimum Subscription Goals	<p>Although Peer Network does not conduct a public token offering or require capital subscription, the project sets minimum operational goals for user engagement and ecosystem activation. These serve as performance benchmarks critical to sustaining the reward and referral model.</p> <p>Target: At least 1,000 active users and 10,000 application downloads by the end of Q3.</p> <p><i>This minimum participation goal supports:</i></p> <ul style="list-style-type: none"> • Activation of the referral incentive system (1% of invited user's income in Peer Tokens) • Sustainable token distribution through engagement-based mining • Readiness for advertiser acquisition and liquidity pool scaling <p><i>This milestone also acts as a baseline market validation threshold for transitioning into subsequent roadmap phases, including:</i></p> <ul style="list-style-type: none"> • Expansion of the in-app marketplace • Introduction of staking and governance • Partnership development with universities and external stakeholders
E.5	Maximum Subscription Goal	<p>Although Peer Network does not conduct a public token offering or require capital subscription, the project sets minimum operational goals for user engagement and ecosystem activation. These serve as performance benchmarks critical to sustaining the reward and referral model.</p> <p>Target: At least 1,000 active users and 10,000 application downloads by the end of Q3.</p>

		<p><i>This minimum participation goal supports:</i></p> <ul style="list-style-type: none"> • Activation of the referral incentive system (1% of invited user's income in Peer Tokens) • Sustainable token distribution through engagement-based mining • Readiness for advertiser acquisition and liquidity pool scaling <p><i>This milestone also acts as a baseline market validation threshold for transitioning into subsequent roadmap phases, including:</i></p> <ul style="list-style-type: none"> • Expansion of the in-app marketplace • Introduction of staking and governance • Partnership development with universities and external stakeholders
E.6	Oversubscription Acceptance	N/A
E.7	Oversubscription Allocation	N/A
E.8	Issue Price	<p>There is no fixed issue price or public sale price for the Peer Token. The token is not offered through any initial coin offering (ICO), private sale, or public fundraising event. Instead, Peer Tokens are distributed exclusively through a use-to-earn model, based on users' platform engagement (e.g. content posting, referrals, and activity).</p> <p>However, for the purposes of enabling market-based price discovery and fiat conversion, Peer Network has created a dedicated liquidity pool (LP).</p> <p>Initial Liquidity Pool Setup:</p>

		<ul style="list-style-type: none"> • 100,000 Peer Tokens • 0.1 BTC (equivalent to approx. €10,000 at setup) <p><i>“We will create a liquidity pool with around 100,000 tokens and 10,000 EUR in BTC... Users sell their Peer Tokens into it and we pay them their BTC equivalent in fiat.”</i></p> <p>This setup allows the token's market price to be determined through the constant product formula (e.g. Uniswap V2 model). While no exact “issue price” is set, the implied initial price is calculated based on the ratio of tokens to BTC:</p> <p>Implied starting price: 1 Peer Token = 0.000001 BTC</p> <p>This price will fluctuate based on user activity, redemptions, token burns, and additions to the liquidity pool. The Peer Token is not intended for speculation, and all purchases using the LP result in immediate use or burning, not accumulation.</p>
E.9	Official currency or any other crypto-assets determining the issue price	Euro
E.10	Subscription fee	<p>Peer Network does not charge users a subscription fee to access its platform. Instead, it operates on a usage-based fee model where users incur small, token-denominated charges for certain in-app actions beyond the daily free quota.</p> <p>These charges are as follows:</p>

		<table><tr><th>Action</th><th>Fee (in fiat equivalent)</th></tr><tr><td>Additional Post</td><td>€0.20 per post</td></tr><tr><td>Like</td><td>€0.10 per like</td></tr><tr><td>Comment</td><td>€0.03 per comment</td></tr><tr><td>Dislike</td><td>€5.00 per dislike</td></tr></table>	Action	Fee (in fiat equivalent)	Additional Post	€0.20 per post	Like	€0.10 per like	Comment	€0.03 per comment	Dislike	€5.00 per dislike
Action	Fee (in fiat equivalent)											
Additional Post	€0.20 per post											
Like	€0.10 per like											
Comment	€0.03 per comment											
Dislike	€5.00 per dislike											
E.11	Offer Price Determination Method	<p>The Peer Token does not have a predetermined offer price. Instead, the price is dynamically established through an automated liquidity pool, which pairs Peer Tokens with Bitcoin (BTC). The price is set using the "Constant Product Formula":</p> $x \cdot y = k \quad \text{or} \quad x \cdot y = k$ <p>Where:</p> <ul style="list-style-type: none">• x = Quantity of Peer Tokens in the pool• y = Quantity of BTC in the pool• k = Constant liquidity value <p>This model ensures that the token price adjusts automatically based on supply and demand dynamics within the liquidity pool.</p> <p><i>"The value of the Peer Token is determined by a dedicated liquidity pool. This pool contains Peer Tokens and Bitcoin, which use the 'Constant Product Formula' (e.g., Uniswap V2) to determine the price of the Peer Token."</i></p> <p>Initial Liquidity Pool Parameters</p> <ul style="list-style-type: none">• 0.1 BTC										

		<ul style="list-style-type: none"> • 100,000 Peer Tokens <p><i>This implies a starting price of approximately 1 Peer Token = 0.000001 BTC, subject to change based on market activity and token burn mechanisms.</i></p>
E.12	Total Number of Offered/Traded Crypto Assets	<p>The total supply of Peer Tokens is algorithmically capped and distributed over time through platform engagement. No tokens are sold through public or private offerings. The system begins with daily issuance of 5,000 Peer Tokens, decreasing by 10% each year.</p> <p>The document provides the following projected cap:</p> <p>Total projected Peer Token supply: ~18,900,000 Peer Tokens, including:</p> <ul style="list-style-type: none"> • 18,250,000 tokens from the emission schedule • ~650,000 tokens pre-minted during the Alpha phase <p>This final supply will be distributed exclusively to users based on their interaction on the Peer Network platform (likes, comments, views, and other activities), with no tokens reserved for pre-sale, founders, or private investors.</p> <p><i>“Including the ~650,000 Peer Tokens already created during the Alpha phase, we arrive at the limit: $18,250,000 + (\sim 650,000) = \sim 18,900,000$ Peer Tokens”</i></p>

E.13	Targeted Holders	ALL
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E.14	Holder restrictions	<p>There are no broad restrictions on who can hold Peer Tokens, as the tokens are not sold through a public offering. However, certain eligibility and access criteria must be met for a user to earn and use Peer Tokens within the Peer Network ecosystem.</p> <p>Eligibility Requirements:</p> <ul style="list-style-type: none"> • Only registered users of the Peer platform can earn Peer Tokens. • Participation in the reward system is contingent on platform engagement (posting, liking, commenting, referrals). • To receive tokens and access earnings (especially in fiat), users must complete KYC requirements for liquidity payouts. <p><i>“Users can only receive tokens if they are registered on the Peer platform and have connected their bank account and verified their identity.”</i></p> <p>No Jurisdiction-Based Restrictions (Currently)</p> <p>Unlike many token offerings, there are no stated prohibitions against users from specific countries (e.g., U.S., China) participating. However, Peer Network may introduce AML/KYC-based geographic or legal limitations in the future, particularly in conjunction with liquidity pool operations and fiat off-ramps.</p>
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E.15	Reimbursement Notice	<p>Peer Tokens are not made available for purchase at issuance. As such, there is no right of reimbursement, refund, or withdrawal for token holders. Tokens are earned exclusively through user participation in the Peer Network platform (e.g., creating content, commenting, referrals, viewing posts, etc.).</p> <p>The whitepaper explicitly confirms that Peer Tokens are distributed via use-to-earn mechanisms only, and not through any public or private offering. Consequently, traditional consumer protection rights associated with financial product purchases do not apply.</p>
E.16	Refund Mechanism	N/A
E.17	Refund Timeline	N/A
E.18	Offer Phases	<p>Peer Network's token rollout and functional ecosystem adoption occur over seven structured phases, each representing a key stage in the platform's evolution. These phases include technological deployment, financial optimization, community activation, and infrastructure readiness for broader token adoption and trading.</p> <p>Phase 1: Infrastructure & Office Expansion (Q1-Q2 2025)</p> <ul style="list-style-type: none"> • Physical office build-out and installation • Hiring and onboarding of full-time staff • Workspace preparation and operational setup • Task standardization using ClickUp <p>Phase 2: Financial Optimization & Revenue Stream Development (Q2-Q3 2025)</p> <ul style="list-style-type: none"> • Targeted cash-out of ~€300,000 in crypto to cover debts and interest

		<ul style="list-style-type: none"> • Expansion of revenue streams • External fundraising via loans and contributions • Partnerships with universities for resources and hosting <p>Phase 3: Product Development & Token Utility Activation (Q3–Q4 2025)</p> <ul style="list-style-type: none"> • Launch of Peer mobile apps • Deployment of CI/CD pipelines and tracking dashboards • Advertising system goes live • Wallet and token interaction functions implemented <p>Phase 4: AI & Blockchain Integration (Q1 2026)</p> <ul style="list-style-type: none"> • Peer Assistant development using DeepSeek/OpenAI • Telegram bot for automated community chat • Full PeerToken system architecture finalized • On-chain wallet generation and mining logic enabled • Annual minting reduction (10%) initiated <p>Phase 5: Community & Student Engagement (Q2 2026)</p> <ul style="list-style-type: none"> • Structured onboarding of student teams • Student-led events and marketing • Open-source contribution encouraged for Peer infrastructure <p>Phase 6: Backend & Database Optimization (Q3 2026)</p> <ul style="list-style-type: none"> • SQL performance upgrades
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		<ul style="list-style-type: none"> • PHP backend hardening for long-term stability <p>Phase 7: Event Management & Team Culture (Ongoing)</p> <ul style="list-style-type: none"> • Weekly team-building events • Continuous knowledge sharing through meetups and community workshops
E.19	Early Purchase Discount	N/A
E.20	Time-limited offer	FALSE
E.21	Subscription period beginning	N/A
E.22	Subscription period end	N/A

E.23	Safeguarding Arrangements for Offered Funds /Crypto Assets	<p>Peer Network does not operate a traditional custodian-based safeguarding structure, as no public token offering or centralized sale occurs at issuance. However, safeguarding considerations are embedded in the platform’s use-to-earn and liquidity conversion design.</p> <p>Internal Safeguarding Measures Include:</p> <p>User-Controlled Wallets: Users interact with Peer Tokens via integrated in-app wallets. Token generation is tied to platform engagement, not to external storage or sale-based mechanisms.</p> <p>Liquidity Pool Management: A dedicated liquidity pool is initialized with:</p> <ul style="list-style-type: none"> ○ 100,000 Peer Tokens ○ 0.1 BTC This pool is used for peer-to-fiat cashouts, operating under a constant product formula that allows real-time value conversion without holding third-party funds long-term. <p>Burn-on-Use Mechanism: Tokens purchased for in-app use are immediately burned, reducing circulating supply and eliminating speculative hoarding risks.</p> <p>KYC-Based Payouts: To convert Peer Tokens to fiat via BTC, users must pass KYC verification and connect a bank account, ensuring traceability and AML compliance.</p>
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E.24	Payment Methods for Crypto-Asset Purchase	<p>Peer Tokens are not available for speculative purchase by general users. The only form of token purchase is through advertisers or users funding in-app activities such as advertising. These purchases function as functional payments, where tokens are automatically burned after use.</p> <p>Who Can Purchase:</p> <ul style="list-style-type: none"> • Advertisers or users seeking to boost content, distribute more likes, run campaigns, or unlock premium features.
E.25	Value Transfer Methods for Reimbursement	<p>Although Peer Tokens are not refundable in the traditional consumer sense, the Peer Network provides a cash-out mechanism for users who wish to convert their earned tokens into fiat currency. This is achieved through a token-to-BTC-to-fiat bridge, supported by a liquidity pool maintained by Peer Network.</p> <p>Reimbursement Method (Cash-out Workflow):</p> <ol style="list-style-type: none"> 1. User earns Peer Tokens through platform activity (likes, posts, referrals, etc.) 2. Peer Tokens are sent to Peer's liquidity pool, which holds BTC 3. Peer Network calculates the token value using a constant product formula 4. The equivalent BTC value is sent to Peer Network's internal wallet

		5. Peer Network converts BTC into fiat and sends it to the user's linked bank account
E.26	Right of Withdrawal	N/A
E.27	Transfer of Purchased Crypto-Assets	<p>Peer Tokens are transferable within the limits of platform functionality. Users may transfer tokens:</p> <ul style="list-style-type: none"> • For in-app transactional purposes (e.g., content promotion, dislikes, purchases in the marketplace). • There is no external trading or peer-to-peer token transfer functionality at the MVP stage. This would be part of my future plan.
E.28	Transfer Time Schedule	<p>There is no specific time schedule stated for transferring tokens between users because transfers are disabled in the MVP version. However, the document indirectly refers to real-time processing for earned token rewards and cashouts:</p> <ul style="list-style-type: none"> • Daily conversion of Gems to Peer Tokens: Done once daily at 00:00 UTC. • Cashouts via the liquidity pool: Processed based on user initiation and liquidity status.

E.29	Purchaser's Technical Requirements	<p>Purchaser's Technical Requirements, the document indicates:</p> <ul style="list-style-type: none"> ● Only registered users can earn and receive Peer Tokens ● To receive fiat from selling Peer Tokens (via BTC liquidity pool), users must: <ul style="list-style-type: none"> ○ Link a bank account ○ Complete KYC verification ● There is an internal wallet system used within the Peer app
E.30	Crypto-asset service provider (CASP) name	N/A
E.31	CASP identifier	N/A
E.32	Placement form	N/A

E.33	Trading platforms name	<p>As of the whitepaper publication date, Peer Tokens are not listed on any public trading platform. There is no centralized or decentralized exchange (CEX/DEX) authorized to list or facilitate trading of Peer Tokens.</p> <p>The Peer Token is distributed and utilized exclusively within the Peer Network app, and its value is derived through an internal liquidity pool maintained by the issuer for non-speculative in-app purchases.</p> <p>Planned Listings (Not Yet Executed):</p> <ul style="list-style-type: none"> ● PancakeSwap (DEX) ● Uniswap (DEX) ● CoinMarketCap (for indexing) ● CoinGecko (for indexing)
E.34	Trading platforms Market Identifier Code (MiC)	N/A – Details to be provided upon listing.

E.35	Trading platforms access	<p>As of now, there is no active listing on external platforms, there is no defined access structure like KYC/AML or exchange accounts for the Peer Token. Instead, users interact through:</p> <ul style="list-style-type: none">• The Peer app interface• Internal liquidity pool• Fiat payout requires KYC + bank account
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E.36	Involved costs	<p>Trading Fees: Platforms such as LCX AG and other international exchanges may charge fees for executing trades. These fees typically include maker/taker fees or fixed percentages based on transaction volume.</p> <p>Withdrawal Fees: Transferring PEER Tokens from the exchange to an external wallet may involve withdrawal fees set by the respective platform and blockchain networks, such as Arbitrum (Ethereum L2), Linea (Ethereum L2), and Solana (L1).</p> <p>Network Fees: Additional fees may apply for blockchain operations.</p> <ul style="list-style-type: none"> ● Arbitrum and Linea: Gas fees for Layer 2 Ethereum networks. ● Solana: Transaction fees, typically lower due to Solana's high throughput design. <p>KYC/AML Compliance Fees (where applicable): Certain platforms may impose administrative charges for processing identity verification or due diligence checks.</p>
E.37	Offer Expenses	<p>Marketing Expenses: Costs associated with promoting the PEER Token, including digital campaigns, social media advertisements, and outreach efforts to build community awareness and engagement.</p> <p>Operational Costs: Administrative expenses for managing the airdrop distribution and ensuring the execution of tasks, such as user verification and token transfers.</p> <p>Regulatory and Compliance Costs: Fees incurred for meeting regulatory requirements, including legal advisory, registrations under MiCAR, and compliance with AML/KYC regulations across jurisdictions.</p>

E.38	Conflicts of Interest	<p>Issuer, person seeking admission to trading and one operator of trading platforms where the admission to trading is sought are affiliated to the group Peer.</p> <p>Some natural persons employed by the legal persons involved in the implementation of the crypto-asset project will be receiving amounts of PEER Tokens during the airdrop.</p>
E.39	Applicable law	Berlin, Germany
E.40	Competent court	Princely Court of Justice, Berlin, Germany

Part F: Information about the crypto-assets

N	Field	Content
F.1	Crypto-Asset Type	Crypto Assets other than ARTs and EMTs, utility token.

F.2	Crypto-Asset Functionality Description	<p>Primary Functions of the Peer Token:</p> <ol style="list-style-type: none"> Reward Distribution: <ul style="list-style-type: none"> Users earn Gems through daily engagement (likes, posts, comments, etc.). Gems are converted into Peer Tokens once per day, distributed proportionally to user activity. Medium of Exchange for Services: <ul style="list-style-type: none"> Peer Tokens are used to: <ul style="list-style-type: none"> Post additional content beyond daily free limits Promote content (ads, post boosts) Pay for cosmetic items or NFTs Offset dislike penalties (5 tokens per dislike) Revenue Distribution Model: <ul style="list-style-type: none"> Tokens enable a transparent reward model where: <ul style="list-style-type: none"> 96% of ad revenue is redistributed to users 2% is retained by the platform 1% is allocated to a liquidity pool 1% is burned, ensuring deflation Token Burning and Liquidity Mechanism: <ul style="list-style-type: none"> Tokens are burned on use, reducing supply
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		<ul style="list-style-type: none">○ A liquidity pool of Peer Token/BTC allows value transfer from tokens to fiat (via BTC)
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E.3	Planned Application of Functionalities	<p>The Peer Token is a utility token used within the Peer Network platform to facilitate content monetization, user engagement, and advertising services. As per the documentation, the token's functionalities are already operational at a basic level and are planned to expand over time as the platform evolves from its MVP (Minimum Viable Product) phase.</p> <ul style="list-style-type: none"> • Daily token rewards • Payment for platform actions (like, post, etc...) • Burn-on-use model • Reward mechanism
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A description of the characteristics of the crypto-asset:

This includes the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article.

F.4	Type of white paper	OTHR
F.5	The type of submission	NEW

F.6	Crypto-Asset Characteristics	<p>The Peer Token is classified as a utility token under Regulation (EU) 2023/1114 and exhibits the following core characteristics:</p> <ul style="list-style-type: none"> • Blockchain Platform: Peer Token operates on Solana (SPL standard), enabling high-speed and low-cost transactions within the Peer app ecosystem. • Supply Cap: Approximate maximum supply is ~18.9 million tokens, distributed solely through platform use and user activity (5,000 tokens/day, reduced 10% annually). • Burn-on-Use Mechanism: All Peer Tokens purchased (primarily by advertisers) are immediately burned, ensuring reduced circulating supply and supporting token value. • Ecosystem-Linked Utility: Tokens enable access to in-app features such as extra posts, content promotion, advertising, and cosmetic NFTs. They are not transferable in MVP and cannot be held for speculation. • Revenue Distribution Logic: 96% of advertising value is redistributed to users, 2% to Peer, 1% to liquidity pool, and 1% is burned. • Non-Speculative Nature: Tokens cannot be traded on secondary markets; value realization only occurs via in-app use or cashout bridge.
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F.7	Commercial name or trading name	Peer UG
F.8	Website of the issuer	https://peer.de
F.9	Starting date of the offer to the public or admission to trading	2025-03-31
F.10	Publication date	2025-03-05

F.11	Any other services Provided issuer By the issuer	<p>In addition to the issuance and management of the Peer Token, Peer Network PSE UG (Haftungsbestrikt) provides a suite of integrated services that support the broader ecosystem of its blockchain-based social media and marketplace platform. These services include:</p> <ol style="list-style-type: none"> 1. Social Platform Operation : The issuer operates the Peer Network application, a decentralized social media platform where users can engage by posting content, interacting with others, and earning rewards through tokenized incentives. This platform forms the core infrastructure for the generation and distribution of Peer Tokens. 2. Marketplace Functionality : Peer Network includes a native marketplace where users can buy and sell digital and physical goods and services. The Peer Token serves as the medium of exchange within this marketplace. 3. Content Monetization Services : The issuer enables content creators to earn Peer Tokens based on user interactions (likes, comments, views) via a built-in reward mechanism, thereby providing monetization tools directly within the platform. 4. Advertisement Management : The issuer facilitates in-app advertising options. Users and advertisers can promote posts and services within the platform using Peer Tokens. Future developments include advanced advertising dashboards and user targeting mechanisms. 5. Liquidity Provision and Redemption, via decentralized: The issuer establishes and manages liquidity pools (eg, via decentralized exchanges like PancakeSwap and Uniswap) enabling users to exchange Peer Tokens for Bitcoin and subsequently into fiat currency. This includes automated token burning and inflation control mechanisms.
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		<p>6. Developer Access & Integration Tools : The issuer offers API access via GraphQL, allowing external developers to interact with the platform's backend for testing, user management, and extended feature development.</p> <p>7. User Wallet Infrastructure : Peer Network provides each user with an in-app digital wallet that stores and tracks Peer Token balances, interaction rewards, and earnings estimates. Detailed wallet analytics are part of the service offering.</p> <p>8. KYC and Security Systems : Peer Network PSE UG incorporates Know Your Customer (KYC) procedures and anti-bot verification tools to ensure security, prevent fraud, and enhance the quality of platform data and user interactions.</p> <p>9. Community Development & Events : The issuer actively organizes promotional campaigns, university partnerships, offline events, and referral-based initiatives to support platform adoption and strengthen user engagement.</p> <p>These ancillary services are fundamental to the functioning and growth of the Peer Network ecosystem and are directly provided or overseen by the issuer.</p>
F.12	Language or languages of the white paper	English

F.13	Digital Token Identifier Code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available.	N/A
F.14	Functionally Fungible Group Digital Token Identifier, available	N/A
F.15	Voluntary data flag	FALSE
G.16	Personal data flag	TRUE
F.17	LEI eligibility Home Member State	TRUE(see A.7)
F.18	Home Member State	Germany

F.19	Host Member State	Austria; Belgium; Bulgaria; Croatia; Cyprus; Czechia; Denmark; Estonia; Finland; France; Germany; Greece; Hungary; Ireland; Italy; Latvia; Lithuania; Luxembourg; Malta; Netherlands; Poland; Portugal; Romania; Slovakia; Slovenia; Spain; Sweden
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Part G: Information on the rights and obligations attached to the crypto-assets

N	Field	Content
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G.1	Purchaser Rights and Obligations	<p>Purchaser Rights</p> <p>Purchasers of Peer Tokens are granted the following rights within the Peer Network platform:</p> <ol style="list-style-type: none"> <p>1. Right to Access Platform Services Peer Token holders may access a variety of platform features</p> <p>Peer Token holders may access a variety of platform features, including but not limited to:</p> <ul style="list-style-type: none"> ○ Posting additional content beyond the free daily limit ○ Promoting and advertising posts within the app ○ Engaging in marketplace transactions ○ Unlocking premium services or cosmetic features <p>2. Right to Earn and Retain Tokens Users can earn Peer, Users can earn Peer Tokens through platform engagement (eg, receiving likes, comments, or views on posts). Earned tokens may be retained in a personal in-app wallet for future use or conversion.</p> <p>3. Right to Convert to Fiat Currency</p> <p>Peer Token holders may exchange tokens via the platform's liquidity pool, which is paired with Bitcoin (BTC). BTC may subsequently be converted into fiat currency. The issuer facilitates this mechanism transparently and securely.</p> <p>4. Right to Transparent Economic Data</p> <p>Users have the right to be informed about:</p> <ul style="list-style-type: none"> ○ Token generation metrics (eg, 5,000 tokens per day in Year 1, reducing 10% annually) ○ Daily earning ratios and performance metrics ○ Platform-wide reward distributions and burn rates <p>5. Right to a Secure and Verified Environment The The platform implements Know Your Customer (KYC) protocols and anti-bot measures. These ensure account</p>
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		<p>authenticity, secure token operations, and regulatory compliance.</p> <hr/> <p>Purchaser Obligations</p> <p>Peer Token holders must comply with the following obligations as part of their participation in the Peer Network ecosystem:</p> <ol style="list-style-type: none">1. Non-Speculative Use Peer Tokens are designed as utility tokens, not financial instruments. They may not be held or traded for speculative investment purposes. All purchases are executed through the liquidity pool and result in immediate burning of tokens upon in-app use.2. Use Restrictions and Behavior Compliance Users agree to:<ul style="list-style-type: none">○ Respect daily limits and associated token fees (eg, €0.20 per post, €0.10 per like)○ Avoid abusive use of platform features, such as disliking content (dislikes incur a token penalty)○ Abide by platform guidelines that prohibit hate speech, misinformation, fraud, and spam3. Verification Requirement All users must complete All users must complete KYC verification to gain access to certain features, including cash-out options and advertisement-related services. Unverified users may be restricted from sensitive actions involving Peer Tokens.4. Token Liquidity and Volatility Acknowledgment Purchasers understand that:<ul style="list-style-type: none">○ Peer Token value is determined by a decentralized liquidity pool using the constant product formula
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		<ul style="list-style-type: none"> ○ Token price may fluctuate due to platform activity, user participation, and external factors affecting BTC value ○ All tokens used are automatically burned, reducing circulating supply and contributing to deflationary pressure <p>5. Waiver of Value Guarantee The issuer makes no representation regarding the financial appreciation of Peer Tokens. All value derived from Peer Tokens is tied to in-platform utility, not external speculation.</p>
G.2	Exercise of Rights and obligations	N/A
G.3	Conditions for modifications of rights And obligations	Rights and obligations of prospective Token holders may be modified at any time by the Issuer.
G.4	Future Public Offers	<p>The issuer, Peer Network PSE UG (Haftsbe limited) , plans to broaden the public availability and utility of Peer Tokens through several strategic initiatives. These future public offers are designed to expand ecosystem adoption, support company growth, and align with regulatory frameworks under the MiCA regulation.</p> <p>12.1 Planned Token Listings on Decentralized Exchanges</p> <p>To facilitate liquidity and enhance public accessibility, the issuer intends to list the Peer Token on leading decentralized exchanges (DEXs), including:</p> <ul style="list-style-type: none"> ● PancakeSwap ● Uniswap <p>A liquidity pool consisting of 100,000 Peer Tokens and 0.1 BTC will be created using the constant product formula. These</p>

		<p>listings are part of the issuer's strategy to enable seamless token exchange while maintaining transparency and decentralization.</p> <p>In addition, applications for token visibility will be submitted to:</p> <ul style="list-style-type: none"> • CoinMarketCap • CoinGecko <p>This will increase market exposure and facilitate public access to Peer Token pricing and historical data.</p> <p>12.2 Initial Public Offering (IPO)</p> <p>Peer Network PSE UG plans to restructure into a public Aktiengesellschaft (AG) and conduct an initial public offering (IPO) within the next 12 months. The strategic goals of this offer include:</p> <ul style="list-style-type: none"> • Increasing company valuation from €12 million to €50 million • Raising public capital to fund infrastructure expansion and R&D • Enabling private and institutional investors to participate in company ownership <p>In the event the IPO is not viable, a fallback model offers investors a 10% fixed annual return on capital with capital protection through a structured buyback model.</p> <p>12.3 Token-Based Growth Campaigns</p> <p>Future token distribution mechanisms will include:</p> <ul style="list-style-type: none"> • Referral Systems : Users receive 1% of the invited user's token income • Incentivized Onboarding : Rewards for installing the app, creating content, and attending offline events
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		<ul style="list-style-type: none"> ● Airdrops : Targeted airdrop programs aligned with user engagement milestones <p>These initiatives serve to onboard new users and increase token circulation in a controlled and transparent manner.</p> <p>12.4 Community Expansion and Institutional Partnerships</p> <p>Peer Network will continue to engage in offline and hybrid events to drive token adoption:</p> <ul style="list-style-type: none"> ● University collaborations ● Onboarding booths and festivals ● Ambassador programs and student-led marketing teams <p>Additionally, initiatives like the Späti (Berlin convenience store) campaign will further encourage real-world usage of the Peer app and token system.</p> <p>12.5 Regulatory Compliance</p> <p>All future public offers, including exchange listings, IPOs, and token-based campaigns, will comply with the provisions of the Markets in Crypto-Assets (MiCA) Regulation , as well as any applicable national laws. The issuer affirms that:</p> <ul style="list-style-type: none"> ● Peer Tokens are utility tokens used exclusively within the app ● Tokens may not be held or traded for speculative purposes ● All offers will be structured in accordance with applicable investor protection laws <p>Information regarding token pricing, subscription goals, and allocation procedures for any future airdrops will be clearly and transparently communicated to prospective Token holders.</p>
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G.5	Issuer Retained Crypto-Assets	<p>As part of its operational and financial framework, Peer Network PSE UG (Haftungsbetritt) retains ownership and control of various crypto-assets. These retained assets are essential to the platform's stability, liquidity provisioning, and long-term growth strategy.</p> <p>14.1 Retained Bitcoin (BTC)</p> <p>As of Q1 2025, the issuer holds approximately 14.85 BTC , acquired in August 2024 at a value of €800,000 . This Bitcoin reserve is a core component of the company's asset strategy and is used to:</p> <ul style="list-style-type: none"> • Establish and support liquidity pools for Peer Token redemptions • Serve as collateral in leveraged financing models (5:1 leverage) • Support operational costs through BTC-to-fiat conversion when necessary <p>The total crypto-assets held by the issuer amount to approximately €1.1 million , including BTC and native token holdings.</p> <p>14.2 Retained Peer Tokens</p> <p>The issuer retains a reserve of its native utility token, Peer Token , through the following mechanisms:</p> <ul style="list-style-type: none"> • Initial Pre-Mint : 100,000 Peer Tokens created for liquidity provision • Reward Allocation : 2% of daily token emissions are allocated to the issuer • Transaction Tax : 2% of all transfer transactions (from the 4% transfer tax) are routed to the company wallet and liquidity pool <p>These tokens are allocated for:</p> <ul style="list-style-type: none"> • Maintaining liquidity in DEX pools (eg, Uniswap, PancakeSwap)
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		<ul style="list-style-type: none"> • Funding marketing, airdrops, and referral programs • Covering platform development and treasury needs <p>The Peer Token supply is governed by a controlled issuance mechanism with a 10% annual reduction in new tokens to ensure deflation and price stability.</p> <p>14.3 Custody and Security</p> <ul style="list-style-type: none"> • Crypto assets are held in company-controlled wallets. • All wallets are secured with private key encryption and multi-factor authentication. • The issuer does not use third-party custodians at this time. <p>14.4 Risk Management</p> <ul style="list-style-type: none"> • The issuer practices diversified asset allocation, limiting fiat dependency while maintaining at least one month of operational expenses in euros • Exposure to BTC price volatility is managed through conservative leverage, active monitoring, and periodic reallocation based on market signals
G.6	Utility Token Classification	TRUE

G.7	Key Features Of Goods/ Services of Utility Tokens	<p>The Peer Token , issued by Peer Network PSE UG , is a utility token designed to provide functional access to various services and features within the Peer Network ecosystem , a blockchain-based social media and marketplace platform.</p> <p>6.1 Platform Services Accessible via Peer Tokens</p> <p>Peer Tokens grant users access to multiple core features and premium functionalities, including:</p> <ol style="list-style-type: none"> 1. Content Creation & Posting <ul style="list-style-type: none"> ○ Users receive one free post per day. ○ Additional posts can be made by paying Peer Tokens (currently 20 Tokens per post). 2. User Interactions <ul style="list-style-type: none"> ○ Actions such as likes, comments, and dislikes involve token transactions: <ul style="list-style-type: none"> ■ Dislikes: 5 tokens ■ Likes and comments can be subject to micro-fees (eg, €0.10–€0.03 equivalent) 3. Advertising Services <ul style="list-style-type: none"> ○ Peer Tokens can be used by users and brands to promote posts or run ad campaigns through an in-app advertising interface. 4. Marketplace Participation <ul style="list-style-type: none"> ○ The Peer Network includes a marketplace where Peer Tokens can be used to: <ul style="list-style-type: none"> ■ Purchase physical or digital products ■ Book services offered by other users 5. Premium & Cosmetic Features
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		<ul style="list-style-type: none"> ○ Peer Tokens unlock access to exclusive features, such as: <ul style="list-style-type: none"> ■ NFT-based content ■ Cosmetic upgrades ■ Extended platform functionalities <p>6. Referral and incentive programs</p> <ul style="list-style-type: none"> ○ Users can generate invitation links; rewards are issued in Peer Tokens (1% of invited user's token income). <p>6.2 Token Use Mechanism</p> <p>To access these services, users must follow this flow:</p> <ul style="list-style-type: none"> ● Peer Token → Converted via Liquidity Pool (into BTC) → Burned → Access Feature Unlocked <p>This ensures utility-based consumption and supports deflationary token economics.</p> <p>6.3 Restrictions and Legal Compliance</p> <ul style="list-style-type: none"> ● Peer Tokens are not intended for investment or speculation. ● Tokens cannot be transferred between users or held as a speculative asset. ● Usage is restricted solely to in-platform activities.
G.8	Utility Token Redemption	<p>The Peer Token is not redeemable in the traditional sense (e.g., for a fixed value or by legal obligation from the issuer), but a value realization mechanism is implemented via a blockchain-integrated liquidity pool.</p> <p>Redemption Workflow:</p>

		<ol style="list-style-type: none"> 1. Users earn Peer Tokens through content engagement (likes, comments, referrals, etc.). 2. To convert these into fiat, users: <ul style="list-style-type: none"> ○ Send Peer Tokens to the liquidity pool ○ Tokens are exchanged into BTC ○ BTC is then converted to fiat and transferred to the user's linked bank account 3. The process uses a Constant Product Formula (similar to Uniswap V2) to determine the value of the Peer Token at the time of exchange.
G.9	Non-Trading request	FALSE

G.10	Crypto-Assets purchase or sale modalities	<p>The Peer Token is not offered through a traditional public or private token sale. Instead, it follows a use-to-earn and functional payment model, where the purchase or acquisition of Peer Tokens is limited to specific in-app use cases, such as advertising or content promotion. This model ensures that the token remains non-speculative and strictly utility-driven.</p> <p>Acquisition Modalities:</p> <ul style="list-style-type: none"> • End users cannot purchase Peer Tokens for investment or storage purposes. • Tokens are earned via platform activity (posts, likes, referrals, etc.) through a Gem-to-Token conversion system. • Advertisers and users may purchase Peer Tokens indirectly by injecting BTC into a liquidity pool when paying for in-app services. • Purchased tokens are immediately burned, and never stored or tradable post-purchase. <p>Sale and Cash-out Modalities:</p> <ul style="list-style-type: none"> • Users can sell earned Peer Tokens back through a BTC liquidity pool. • The tokens are transferred to the pool, valued using the constant product formula, and converted to BTC. • BTC is then converted to fiat and transferred to the user's verified bank account.
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G.11	Crypto-Assets Transfer Restrictions	<p>The Peer Token is designed for functional use within the Peer Network and operates under a unique transfer system. While peer-to-peer token transfers are not permitted during the MVP phase, certain internal transfers related to value realization and platform use follow a defined time schedule.</p> <hr/> <p>Transfer Timing Overview:</p> <ol style="list-style-type: none"> Gem-to-Token Conversion (Daily Allocation): <ul style="list-style-type: none"> Tokens are distributed to users once per day based on the total Gems earned within a 24-hour cycle. The conversion and allocation occur automatically every 24 hours, based on the platform's internal reward algorithm. Cash-out Processing: <ul style="list-style-type: none"> Users who wish to convert tokens into fiat must initiate a transfer to the Peer Liquidity Pool. After the token value is calculated using the constant product formula, BTC is sent to the platform. BTC is converted into fiat and transferred to the user's verified bank account. The platform does not specify exact payout timing but implies a manual approval or processing step, likely taking 1–2 business days, depending on verification.
G.12	Supply Adjustment Protocols	<p>The Peer Token follows a fixed, deflationary supply issuance model governed by algorithmic rules, rather than discretionary supply decisions. These protocols are designed to maintain token scarcity, reduce inflation over time, and stabilize value within the platform's utility-based ecosystem.</p>

G.13	Supply Adjustment Mechanisms	<p>The Peer Token supply is governed by a combination of predefined emission logic and automated burning mechanisms, ensuring a controlled, deflationary token economy. These mechanisms are embedded into the platform's design and are non-discretionary, meaning they cannot be altered by manual intervention once deployed.</p>
G.14	Token Value Protection Schemes	<p>The Peer Token incorporates multiple built-in mechanisms designed to protect and sustain its long-term value within the Peer Network ecosystem. These mechanisms are not speculative or investment-based but are instead structured to ensure the token maintains utility and scarcity over time.</p> <p>Burn-on-Use Model</p>

		<p>All Peer Tokens used for in-app services — including content boosts, extra posts, advertising, dislikes, or premium features — are automatically burned. This reduces the circulating supply and aligns token utility with real economic participation.</p> <p>Deflationary Emission Schedule</p> <p>The Peer Token supply is emitted at a fixed rate of 5,000 tokens per day, which is reduced by 10% annually. This systematic emission reduction introduces long-term scarcity.</p> <p>Liquidity Pool-Backed Conversion</p> <p>Users converting Peer Tokens into fiat do so via a liquidity pool paired with BTC, not through centralized exchange listings. This model:</p> <ul style="list-style-type: none">• Avoids speculative market volatility• Stabilizes token value through constant product pricing logic• Limits supply shocks or dumping behavior <p>Restricted Transferability (MVP Phase)</p> <p>Tokens cannot be freely transferred between users or traded on exchanges during the MVP phase, which prevents price manipulation or speculative trading.</p>
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G.15	Token Value Protection Schemes Description	The Peer Token incorporates multiple built-in mechanisms designed to protect and sustain its long-term value within the Peer Network ecosystem. These mechanisms are not speculative or investment-based but are instead structured to ensure the token maintains utility and scarcity over time.
G.16	Compensation schemes	FALSE
G.17	Compensation Schemes Description	N/A
G.18	Applicable law	Berlin, Germany
G.19	Competent court	Princely Court of Justice, Berlin, Germany

Part H Information on the underlying technology

N	Field	Content
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H. 1	Distributed ledger technology	<p>The Peer Token operates on a blockchain infrastructure that ensures decentralized, transparent, and auditable transactions within the Peer Network ecosystem.</p> <p>Key Points:</p> <ul style="list-style-type: none"> • The Peer Token is designed as a utility token tied exclusively to in-app functions, and all token activities are recorded on a distributed ledger. • Token generation and destruction (minting via user rewards and burning via usage) occur transparently and are traceable on-chain. • While users cannot hold or trade tokens between wallets during the MVP phase, the burn mechanics and liquidity pool interactions are blockchain-mediated, ensuring transparency. <p>DLT Usage in Platform Mechanics:</p> <ul style="list-style-type: none"> • Gems-to-Tokens conversion and daily reward distribution operate via a rules-based system anchored on the ledger. • All tokens are routed through a liquidity pool backed by BTC, and token-burn events are recorded and final. • Token pricing, value exchange, and finality of transactions are computed based on on-chain liquidity pool dynamics.
H. 2	Protocols and technical standards	<p>The Peer Token is built upon widely adopted blockchain protocols and smart contract standards, ensuring interoperability, reliability, and upgradeability. Its design supports compliance with both current Web3 infrastructure and planned integrations with future smart contract systems.</p>

H. 3	Technology Used		
		Component	Technology
		Frontend (Web)	React, Next.js
		Mobile Apps	React Native, deployed to Android & iOS
		Backend	PHP (custom framework), MySQL/PostgreSQL database
		Infrastructure	Cloud-based containerized deployment (Docker), CI/CD pipelines via GitHub Actions
		Blockchain Layer	Solana (SPL standard), Ethereum (ERC-20 planned), BTC liquidity pool
		Token Mechanics	Algorithmic reward distribution, smart contract-based burn, liquidity pool with AMM
		AI Integration (planned)	GPT-4/DeepSeek-based Peer Assistant, Telegram bot
		<p>Multi-Signature Governance: The owner of token contracts and authority wallets are secured with multi-signature wallets. These wallets require approvals from multiple trusted signers. The wallet addresses are:</p> <p>Linea and Arbitrum Multi-Signers:</p> <p>1. Signer 1: 0x75Dd58D8f1311B3668Da8094F4578B275e27127e</p> <p>2. Signer 2: 0x86DE6F7459049335981F3a12D5BAd587D83ADe2f</p> <p>3. Signer 3: 0x2F1f7FC76e6CF5ab3e186A2A2FD4Fe31952a77Ce</p>	

		<p>Solana Multi-Signers:</p> <ol style="list-style-type: none"> 1. Signer 1: PEERzjbUsYr3Viv3XF7erFQz9EXvNU5X3r3Z9upjG6s 2. Signer 2: PEERHLYMip71dAEVWfb1BTddfA6rtWRMURJC1o2gft6 3. Signer 3: PEERh6184ZrVSd5P47E5GkTjxog2egekjaMfoHZh9o5 <p>These addresses can be verified through the respective blockchain explorers:</p> <ul style="list-style-type: none"> • Linca Explorer: https://lineascan.build/token/0x0d0cbe5250dfdd9a08ad651e53e4ba5fb5722b6b • Arbitrum Explorer: https://arbiscan.io/token/0xce788b5a56f67abc34a70f86e937894d667675db • Solana Explorer: https://solscan.io/token/PEER5hmi3n5tFMpAR4HVW1ZV3qKVv8o1j4sazZkB2Rt
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H. 4	Consensus Mechanism	<p>The Peer Token does not have its own native consensus mechanism. Instead, it leverages the consensus mechanisms of its underlying blockchain infrastructure, particularly Solana. These mechanisms ensure the security, transaction finality, and decentralized validation of token-related operations.</p> <p>Underlying Blockchain Protocols:</p> <ul style="list-style-type: none">• Solana: Peer Token (SPL variant) utilizes Solana's Proof-of-Stake (PoS) enhanced by Proof-of-History (PoH).<ul style="list-style-type: none">○ Block finality is achieved through stake-weighted validator voting.○ Transactions are ordered using cryptographic timestamps via PoH for fast and tamper-proof sequencing.
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H.5	Incentive Mechanisms and Applicable Fees	<p>The Peer Token operates on a built-in incentive model that rewards users based on platform engagement, while also enforcing token scarcity and transactional discipline through usage-based fees. These mechanisms support ecosystem growth and align user activity with token utility.</p> <h3>Incentive Mechanisms</h3> <p>Peer Network uses a Gem-to-Token reward system:</p> <ul style="list-style-type: none">• Users earn Gems for the following actions:<ul style="list-style-type: none">○ Like: +5 Gems○ Dislike: -4 Gems (costs tokens)○ Comment: +3 Gems○ View: +0.25 Gems• Every 24 hours, all users’ Gems are summed, and a fixed pool of 5,000 Peer Tokens is distributed proportionally:• Tokens per user=(User Gems/Total Gems)×5000• This mechanism incentivizes active content creation and interaction. <h3>Applicable Fees</h3> <p>Peer imposes usage-based fees to moderate engagement and support token deflation:</p> <table><tr><th>Action</th><th>Fee (in Peer Tokens)</th></tr><tr><td>Additional post beyond daily free quota</td><td>20 Tokens per post</td></tr><tr><td>Dislike</td><td>5 Tokens (burned)</td></tr><tr><td>Cosmetic/NFT items</td><td>Variable (paid in tokens)</td></tr><tr><td>Referral rewards</td><td>Earned as additional tokens</td></tr></table>	Action	Fee (in Peer Tokens)	Additional post beyond daily free quota	20 Tokens per post	Dislike	5 Tokens (burned)	Cosmetic/NFT items	Variable (paid in tokens)	Referral rewards	Earned as additional tokens
Action	Fee (in Peer Tokens)											
Additional post beyond daily free quota	20 Tokens per post											
Dislike	5 Tokens (burned)											
Cosmetic/NFT items	Variable (paid in tokens)											
Referral rewards	Earned as additional tokens											

H. 6	Use of Distributed Ledger Technology	FALSE
H. 7	DLT Functionality Description	<p>The use of DLT in Peer Network includes:</p> <ul style="list-style-type: none"> ● Immutable recording of token generation and destruction ● Liquidity pool operation via smart contract logic (planned) ● Token lifecycle transparency, including reward emission, usage, and burn <p>All token logic is (or will be) on-chain, especially related to:</p> <ul style="list-style-type: none"> ● Airdrop allocation ● Burn functions ● Supply reduction enforcement
H. 8	Audit	TRUE

H. 9	Audit outcome	<p>Peer conducts external security audits with leading cybersecurity firms. These audits include the following assessments:</p> <p>1. External Penetration Test: ○ Simulates attacks by external actors with no prior knowledge of the system. ○ Includes surveys of IT infrastructure, vulnerability identification, threat modeling, and attack simulation.</p> <p>2. Web Application Security Assessment: ○ Simulates attacks with partial insider knowledge of the platform. ○ Assesses business logic flaws, manual vulnerabilities, and application environment weaknesses.</p> <p>3. Social Engineering Test: ○ Tests employee awareness by simulating phishing attacks and sending active attachments.</p> <p>Key Outcomes from the last audit: Certik has performed a pre-launch audit of the crypto-asset. All outcomes, including CertiK Security Score, are available at: https://skynet.certik.com/projects/Peer</p> <p>Any identified issues during these audits are reviewed, validated, assessed, and remediated according to their severity.</p>
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Part I Information on the risks

N	Field	Content
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<p>I. 1</p>	<p>Offer-Related Risks</p>	<p>Warnings</p> <p>Although the Peer Token is not offered through a public or private sale, and is instead earned or functionally purchased within the Peer platform, users may still be exposed to certain risks associated with its use, value, and redeemability. The following risks are identified based on statements made in the Peer Network Encyclopedia:</p> <p>No Guarantee of Value or Return</p> <p>The Peer Token is designed strictly as a utility token, and its value is determined algorithmically through a BTC-based liquidity pool. There is no guaranteed market value or price floor, and users may receive less fiat value than expected when redeeming tokens.</p> <p>No Right of Refund or Withdrawal</p> <p>Tokens used for in-app features are immediately burned. Users do not have the right to withdraw, cancel, or receive reimbursement for any tokens once used.</p> <p>Volatility of Underlying Liquidity</p> <p>The Peer Token relies on a constant product liquidity pool (e.g., Uniswap model). High redemption rates or low advertiser inflow may lead to temporary drops in token value, impacting payout amounts.</p> <p>KYC Dependency for Fiat Conversion</p> <p>Only users who complete identity verification (KYC) and link a bank account are eligible to convert Peer Tokens to fiat. Delays or failures in verification may restrict access to liquidity.</p> <p>Regulatory and Operational Uncertainty</p> <p>While MiCA compliance is a goal, Peer Network does not yet hold licenses from BaFin or other national authorities, and the system</p>
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		<p>may evolve in response to regulation, affecting future token use or liquidity flows.</p> <p>These risks must be disclosed under Article 6(2)(e) of Regulation (EU) 2023/1114 to ensure users are aware of the non-financial, non-reimbursable, and utility-only nature of the Peer Token offering.</p>
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I. 2	Issuer-Related Risks	<p>As the issuer of the Peer Token, PeerNetwork PSE UG (haftungsbeschränkt) is subject to a number of operational, financial, and strategic risks. These may impact the development, maintenance, and continuity of the Peer Token and associated services.</p> <p>1. Operational and Development Risk</p> <p>The success of the Peer Network platform depends heavily on its ability to continue developing, maintaining, and scaling its social media infrastructure, apps, token mechanisms, and AI systems. Delays in product releases or technical failures could hinder token usability.</p> <p>2. Financial Risk and Dependence on External Capital</p> <p>The issuer has disclosed an internal funding goal of €666,667, supported by a potential €200,000 grant from IBB. If this funding is not secured, the issuer may face constraints in continuing operations or meeting project milestones.</p> <p>3. Liquidity and Cash Flow Dependency</p> <p>Part of the issuer's financial roadmap involves converting BTC reserves into fiat to manage operational costs, payroll, and debt obligations. This introduces volatility and dependency on token ecosystem liquidity.</p> <p>4. Team and Organizational Risk</p> <p>The issuer is led by a compact founding team and currently employs around 42 staff, with plans to scale up. Any disruption in team structure, leadership, or hiring may affect platform stability and token utility.</p>
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		<p>5. Regulatory and Legal Risk</p> <p>As of now, the issuer has not obtained a BaFin license or MiCA registration. Future regulatory changes could affect platform operations or limit Peer Token functionality within the EU or other regions.</p>
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I. 3	Crypto-Assetsrelated Risks	<p>The Peer Token, as a utility token distributed within a social media and marketplace platform, carries inherent risks associated with its issuance, redemption, value stability, and functional use. These risks are not speculative or investment-based, but rather relate to the operational and economic nature of the crypto-asset and its reliance on digital infrastructure.</p> <p>1. Market Volatility & Liquidity Dependency</p> <p>The value of Peer Tokens is derived from a BTC-backed liquidity pool and calculated using a constant product formula. This structure can lead to price fluctuations, especially when users redeem tokens rapidly or advertiser inflows slow down.</p> <p>2. Non-Refundability of Token Use</p> <p>Once Peer Tokens are spent for in-app services (e.g., posts, ads, dislikes), they are permanently burned. There is no mechanism for reversal, refund, or reimbursement, meaning token holders bear the full consumption risk.</p> <p>3. Smart Contract Risk (Future Phase)</p> <p>While full smart contract functionality is planned (minting, staking, voting, etc.), these features will introduce technical risks such as coding vulnerabilities or logic flaws. Peer Network plans to open-source its code and run a bug bounty, but the risk remains inherent in all on-chain systems.</p> <p>4. Technological Dependency</p> <p>The crypto-asset depends on:</p> <ul style="list-style-type: none"> • Blockchain infrastructure (Solana) • BTC liquidity
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		<ul style="list-style-type: none">● Backend systems for payout calculation and processing <p>Failures in any of these systems may impair access to tokens or redemption pathways.</p> <p>5. Restricted Transferability (MVP Phase)</p> <p>Peer Tokens are non-transferable between users in the current MVP phase. This restriction may limit user flexibility or exit options until further smart contract upgrades are deployed.</p>
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I. 4	Project Implementation -Related Risks	<p>The Peer Network roadmap outlines a seven-phase development cycle, but delays or failures in execution could impact platform functionality, token operations, or user access.</p> <p>Identified Risks:</p> <ul style="list-style-type: none">• Heavy technical scope (backend overhaul, mobile app rollouts, AI assistant) may face delays or resource constraints.• Smart contract integration, token governance, and future blockchain migration are not yet implemented, posing delivery risk.• Platform success depends on reaching user targets (1,000 active users, 10,000 downloads) within short timeframes.
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I. 5	Technology Related Risks	<p>Smart Contract Risks (future phase): Though smart contracts are mentioned in the roadmap, they are not yet deployed. Bugs, exploits, or contract misconfigurations could result in token loss or misuse once live.</p> <p>Liquidity Pool Stability: Token cash-outs rely on a BTC-funded liquidity pool (initially seeded with 0.1 BTC). If pool volume drops or BTC prices decline, user payouts may be impacted.</p> <p>Automation Dependency: Token conversion, burning, and reward distribution are handled by automated backend logic. Any server-side or cloud infrastructure failure could interrupt service.</p>
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I. 6	Mitigation measures	<p>To support the sustainable operation of the Peer Token and reduce associated risks, Peer Network has implemented or plans to implement the following risk mitigation measures across technical, financial, and operational domains:</p> <p>1. Deflationary Token Supply Design</p> <ul style="list-style-type: none"> • The Peer Token uses a 10% annual reduction in token emissions. • This automated deflation helps manage inflation and supports long-term value retention. <p>2. Burn-on-Use Mechanism</p> <ul style="list-style-type: none"> • All tokens used for in-app actions (posts, ads, dislikes) are immediately burned. • This ensures that purchased tokens are not hoarded or resold, reducing speculative risk. <p>3. Liquidity Pool Control</p> <ul style="list-style-type: none"> • Peer Tokens are converted to BTC through a dedicated liquidity pool using the constant product formula, helping balance redemption flows and discourage price manipulation. • The liquidity pool starts with a fixed ratio of 100,000 Peer Tokens to 0.1 BTC, providing a baseline for price discovery and payout stability. <p>4. No Public Token Sale</p> <ul style="list-style-type: none"> • To prevent speculation and legal ambiguity, Peer Tokens are not offered in an ICO, pre-sale, or public sale. • This limits legal risk and focuses distribution on platform users only.
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		<p>5. KYC and Identity Verification</p> <ul style="list-style-type: none"> • Users must complete KYC and connect a bank account to receive fiat payouts. • This helps prevent fraud, ensures AML compliance, and aligns with future regulatory requirements. <p>These mitigation strategies demonstrate that Peer Network has designed the token system to minimize both regulatory and operational risks, consistent with Article 6(2)(g) of the MiCA Regulation.</p>
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Part J Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts

Mandatory Information on principal adverse impacts on the climate		
N	Field	Content
General Information		
J.1	Name	Peer Network
J.2	Relevant legal entity identifier	506700PVRWK5T0ZHL598
J.3	Name of the crypto-asset	Peer Token
J.4	Consensus Mechanism	Token has no own consensus mechanism. Underlying base layers operate on a PoS network.

J.5	Incentive Mechanisms and Applicable Fees	See H.5.
J.6	Beginning of the period to which the disclosure relates	2025 0102
J.7	End of the period to which the disclosure relates	2025 0121
Mandatory key indicator on energy consumption		
J.8	Energy consumption	0.00340 kWh per calendar year
Sources and methodologies		
J.9	Energy consumption sources and methodologies	https://www.micacryptoalliance.com/methodologies
Supplementary Information on the principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism		
Supplementary key indicators on energy and GHG emissions		
J.10	Renewable energy consumption	0.33044230049
J.11	Energy intensity	0.0000001022 kWh per transaction
J.12	Scope 1 DLT GHG emissions – controlled	0 t CO₂eq per calendar year
J.13	Scope 2 DLT GHG emissions – purchased	0.0000011528764 t CO₂eq per calendar year
J.14	GHG intensity	0.0000000346294 kg CO₂eq per transaction
Sources and methodologies		
J.15	Key energy course and methodologies	https://www.micacryptoalliance.com/methodologies

J.16	Key GHG sources and methodologies	https://www.micacryptoalliance.com/methodologies
Optional information on the principal adverse impacts on the climate and on other environment-related adverse impacts of the consensus mechanism		
Optional Indicators		
J.17	Energy mix	<p>Bioenergy: 0.031342265309</p> <p>Coal: 0.187973038703</p> <p>Gas: 0.324730382055</p> <p>Hydro: 0.084290081769</p> <p>Nuclear: 0.133326994816</p> <p>Other Fossils: 0.023527283937</p> <p>Other Renewables: 0.02596040693</p> <p>Solar: 0.044082494832</p> <p>Wind: 0.168131417887</p>
J.18	Carbon intensity	0.33860 kg CO₂eq per KWH
J.19	Generation of waste electrical and electronic equipment WEEE	1.23545 t per calendar year
J.20	Non-recycled WEEE ratio	61.6256122293
J.21	Generation of hazardous waste	0.00062 t per calendar year
J.22	Generation of waste (all types)	1.23545 t per calendar year
J.23	Non-recycled waste ratio (all types)	0.616256122293
J.24	Waste intensity (all types)	37.10957 g per transaction

J.25	Impact of the use of equipment on natural resources	Land use: 0.00788 m
J.26	Water use	0.000014 m ³ per calendar year
J.27	Non-recycled water ratio	0.723494331215
Sources and methodologies		
J.28	Other energy sources and methodologies	https://www.micacryptoalliance.com/methdologies
J.29	Other GHG sources and methodologies	https://www.micacryptoalliance.com/methdologies
J.30	Waste sources and methodologies	https://www.micacryptoalliance.com/methdologies
J.31	Natural resources sources and methodologies	https://www.micacryptoalliance.com/methdologies