

PARTNER POLICY V2.0

Each partner is a VNDC's ambassador

1. Philosophy

With the desire to bring VNDC to Vietnamese life around the world, contribute to creating new values and solving existing financial problems. However, VNDC can not do this alone and wishes to cooperate with partners who are individuals and organizations who understand the operating model, vision and core values of VNDC, and participate in the development and dissemination of VNDC to the Vietnamese community all over the world.

Each partner is a VNDC's ambassador, partners are people who bring the trust, core values, vision and useful information from VNDC to each user quickly and accurately. Partners are main users who have the first experience in new products and features of VNDC, evaluate the quality and value of the product, and introduce to other users.

Through this document, VNDC wishes to build a complete, transparent and clear partner policy to create trust for partners and partners will participate in development to get profits with VNDC.

Based on the results of operations, the seriousness of investment by partners, VNDC classifies partners into four different levels. Each level will come with different conditions, requirements and benefits (will be described in detail in item 3). Including:

-  Basic Partner
-  Silver Partner
-  Gold Partner
-  Diamond Partner

VNDC always welcomes new partners everyday. We build mechanisms and policies, create the best conditions and support for partners to develop their careers with VNDC. In parallel with that, to ensure the quality of service, VNDC has certain requirements for partners in terms of brand protection, accurate and transparent information in their operations. With the desire to be customer-centric, VNDC is willing to eliminate partners who have the violations and frauds that affect the brand of VNDC or do not work actively.

2. Conditions to become a partner

To become a VNDC partner, partners need to be users who have had enough practical experience with VNDC products. Clearly understand the value, operation, vision of VNDC and really wish to develop and accompany with VNDC to help VNDC become a stablecoin of Vietnamese community around the world. Below are the necessary criteria to be able to register as a partner and maintain partner position during the operation process.

Criteria	BASIC	SILVER	GOLD	DIAMOND
Registration Requirements				
VNDC only approve users to become a partner when meeting the conditions:				
Minium balance	10,000,000	20,000,000	100,000,000	500,000,000
Number of referred person	5	20	100	200
Time of experience with VNDC	Minium one week	Minium one week	Minium one week	Minium one week
Business Registration Certificate			Charter Capital: 100,000,000	Charter Capital: 100,000,000
Under a higher-level partner	Under Silver Partner			
Maintaining Requirements				
Ensure the KPI commissions and maintain the balance every week				
Referred person (every week)	5	20	3%	3%
Maintaining balance	10,000,000	20,000,000	100,000,000	500,000,000
Minimum commissions/week	250,000	1,000,000	20,000,000	100,000,000

Note:

- Every Monday, VNDC will review the ineligible business partners and move to a lower group if the balance requirement is not met.
- Every week, the system will warn partners, who do not to meet the requirements of sales and commissions. The partners will be moved to a lower level if they are warned in 3 consecutive weeks.
- For the policy of sharing Staking and Credit Line commissions, partners must maintain the balance before 12 p.m everyday to receive commissions.

3. Profit-sharing Policy

3.1. KYC Policy and Referral Program

In the latest update, VNDC integrated the feature that allows partners to check KYC directly for the users they recommend and receive 2-level commissions.

To ensure accuracy and transparency, KYC approval is only available to higher-level Silver Partners. For Basic partners, please submit the information to VNDC team through VNDC Wallet. Basic partners have to meet the condition of holding 10,000,000 VNDC and frozen that balance. However, it's still eligible to earn interest.

Criteria	BASIC	SILVER	GOLD	DIAMOND
User (referred person)	10,000 VNDC	10,000 VNDC	10,000 VNDC	10,000 VNDC
Level 1: Referrer	25,000 VNDC	25,000 VNDC	25,000 VNDC	25,000 VNDC
Level 2: Referring partner	10,000 VNDC	10,000 VNDC	10,000 VNDC	10,000 VNDC
Penalty level of violation (per violated user)	100,000 VNDC	500,000 VNDC	1,000,000 VNDC	5,000,000 VNDC

Note:

- *Standard KYC Process:*
The full required information and photos.
They are not robot.
- *With the Frozen VNDC amount, customers will not be able to convert, transfer or sell VNDC, however, customers can withdraw anytime by email to hi@vndc.io, the system will turn off KYC checking function and reopen VNDC balance.*

3.2. Staking Daily Commission (daily interest)

Staking commission will be calculated based on the total of user's balance that partners manage. Currently, VNDC supports Staking Daily for all digital assets which is stored on VNDC Wallet including: VNDC, BTC, ETH, CHI, USDT and USDS.

Criteria	BASIC	SILVER	GOLD	DIAMOND
VNDC	0.016%	0.016%	0.016%	0.016%
USDT	0.008%	0.008%	0.008%	0.008%
CHI	0.004%	0.004%	0.004%	0.004%
ETH	0.004%	0.004%	0.004%	0.004%
BTC	0.004%	0.004%	0.004%	0.004%
USDS	0.008%	0.008%	0.008%	0.008%

Note:

- 0.016% daily interest equivalent to ~6% annually
- 0.008% daily interest equivalent to ~3% annually
- 0.004% daily interest equivalent to ~1.5% annually

3.3. Preferential Lending and Commission (Credit Line)

For VNDC Credit Line, partners will be given preferential lending rates and commissions based on each lending transaction from users in their network (their referrals).

Criteria	BASIC	SILVER	GOLD	DIAMOND
Preferential lending rates for partners				
VNDC by VNDC Holding PTE. LTD	0.064%	0.062%	0.060%	0.055%
USDT by Nexo	0.031%	0.030%	0.029%	0.025%
USDS by Stably	0.031%	0.030%	0.029%	0.025%
Commission Profits on the interest payable to all users who are using the Credit Line product.				
VNDC by VNDC Holding PTE. LTD	25,00%	30,00%	35,00%	40,00%
USDT by Nexo	25,00%	30,00%	35,00%	40,00%
USDS by Stably	25,00%	30,00%	35,00%	40,00%

Profits will be paid daily to partners when collecting interest payable on loan from users at 11 p.m every day.

3.4. Preferential Exchange and Commission (VNDC Exchange

When partners exchange digital assets directly on VNDC Wallet, VNDC will give preferential price (higher bid and lower ask), depending on different type of digital assets.

With transactions that exchange VNDC to digital assets (Crypto Purchase) from users introduced by partners, partners will receive the commission on each transaction. The commission can go up to 1.2% of the value of each transaction depending on different type of digital assets.

Criteria	BASIC	SILVER	GOLD	DIAMOND
Preferential exchange rates for partners Percentage reduction on exchange rates of digital assets with VNDC				
CHI	-5,000 VNDC	-5,000 VNDC	-5,000 VNDC	-5,000 VNDC
USDT	-0.02%	-0.02%	-0.02%	-0.02%
ETH	-0.02%	-0.02%	-0.02%	-0.02%
BTC	-0.02%	-0.02%	-0.02%	-0.02%
USDS	-0.02%	-0.02%	-0.02%	-0.02%
Transaction Commission Calculated on the value of each transaction exchanged from VNDC to another digital assets.				
CHI	0.8%	1.0%	1.1%	1.2%
USDT	0.05%	0.06%	0.07%	0.08%
ETH	0.02%	0.03%	0.04%	0.05%
BTC	0.02%	0.03%	0.04%	0.05%
USDS	0.05%	0.06%	0.07%	0.08%

4.5. Deposit/Withdrawal Commission

For higher-level Silver Partners, if it's eligible, partners have the right to register in the list of notable partners on VNDC Wallet to handle VNDC deposit / withdrawal activities for users. Partners will receive the commission on every deposit/withdrawal. Deposit/withdrawal is paid by VNDC based on the value of the deposit/withdrawal transactions. Deposit/withdrawal commission rates are as follows:

Criteria	BASIC
Deposit/Withdrawal Commission	0.02%/transaction - Minium: 2,000 VNDC - Maximum: 20,000 VNDC

4. VNDC Brand Protection

With the philosophy that each partner is a VNDC's ambassador, we always strive to provide and support our partners with the best conditions. Helping partners to develop their career with VNDC seriously and bring good sources of income to partners. With changes in policies, products, orientations or newest information about VNDC, we will share to our partners as soon as possible.

In parallel with the support, VNDC requires all VNDC partners to transfer information and policy from VNDC to the most honest and accurate users. VNDC requires Partners to perform support to VNDC customers wholeheartedly and conscientiously.

The use of VNDC brand must ensure the accuracy and suitability. VNDC will only publish the following sets of documents, images and media materials on the following channels:

- Official Website: <https://vndc.io>
- Blog: <https://blog.vndc.io>
- Facebook Official: <https://www.facebook.com/vndc.io/>
- Youtube Official: **VNDC**
- LinkedIn: <https://www.linkedin.com/company/vndcstablecoin>
- Zalo Official: <https://zalo.me/920657677528400923>
- Medium Official: <https://medium.com/vndc-blog/>
- Facebook Group For Supporting User: <https://www.facebook.com/groups/VNDC.io>
- Facebook Group For Supporting Partners: <https://www.facebook.com/groups/VNDC.DTKD/>

VNDC reserves the right to impose financial penalties with partners that violate the regulations of VNDC brand and user protection.

5. VNDC Support

These are the support policies (optional) that VNDC can implement to support partners, based on the contributions, ranks and network of VNDC members that partners are building.

5.1. Marketing and Business Support

Partners have the right to use media publications and documents from VNDC. Supported to design catalogs, brochures, banners... depending on each campaign and event of VNDC. Recognized on the information system of VNDC and appeared on the system of seeking business partners of ordinary customers.

Specially, VNDC will actively invest and support value partners representing each area (provinces and international regions) to develop networks and do businesses using VNDC ecosystem based on the scheme and the plan approved by VNDC.

5.2. Technical and Solution Support

Partners are supported directly through calling/email/chatting group about technical problems. For higher-level Silver Partners, VNDC will have a special team to support 24/7 about technical problems.

5.3. Training Support

Starting from 6/2020, VNDC will host online training classes for VNDC's partners. The main contents will be deployed the following: (Trainee from VNDC team or VNDC's partners who had the good experience).

- VNDC Training
- Blockchain & Digital Asset
- Digital Asset Exchange
- Personal Finance
- Investment Model
- Venture Capital
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6. Contact us

For more information, please contact us:

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