

MAY 13, 2019

# Bitcoin and Crypto Loans and Lending Investment Products

BICOPRO - BITBROKER ARGENTINA Whitepaper



**BICOPRO**

# Table of Contents

- 1. Introduction .....3**
  
- 2. About us ..... 4**
  - 2.1 Purpose.....5
  - 2.2 Business Model.....6
  
- 3. Products .....7**
  - 3.1 Loans.....7
  - 3.1 Lending Investment .....7
  
- 4. Terms and Conditions..... 8**

# 1. Introduction

Due to the current volatility in the values of bitcoin and cryptocurrencies in the markets, the holders of these assets are often forced to sell at prices below the price they paid when acquiring them, in order to obtain liquidity.

The main purpose of our service is that you or your guarantor don't need to sell bitcoins or cryptos to get cash and this way you or your guarantor can get benefit for the increasing valuation of the bitcoin and getting a monthly rent income for depositing your bitcoins.

---

## 2. About us

The activity that develops Bicopro – Bitbroker Argentina is registered in the A.F.I.P. with the number of CUIT 27249219768

Both domains names, bicopro.com and bitbroker.com.ar are registered and owned by the owner of this business<sup>1</sup>

---

<sup>1</sup>Bitbroker.com.ar [ownership](#)  
And bicopro.com is at godaddy.com

## 2.1 Purpose

Help owners of Bitcoin and other cryptocurrencies assets to avoid losses for selling it below its buying price and to help them to get profits instead.

Also help the owners of these assets to obtain a high profitability while retaining them.

---

## 2.2 Business Model

### **Business Model Overview**

- Company gets money from own resources -owner's capital- and from lenders, -investors- that deposit their Bitcoins or other crypto assets in the business.
- Company give loans backed with bitcoins or other cryptos, can be owned from the loan requester or owned by the guarantor.
- The lenders get an interest rate based in term and amount -Lending Plan-.
- The loaners pay an interest -daily rate- based in loans return term and capital.
- The lenders can withdraw profits monthly, but can't withdraw capital till the end of chosen Lending Plan.
- The loaners can give back loan anytime they want to.
- The loaners can request up to a maximum percentage of the capital loan that supports the operation.
- The company can cancel the loan if the value of the capital of the guarantee is reduced considerably and puts in risk the return of the amount of the loan.

# 3. Products

## 3.1 Loans

Amount and term of return requested, and concession based on individual case study<sup>2</sup>

Company doesn't ask for fees in advance.

---

## 3.2 Lending Plans - Investment

Monthly rent based in term and amount<sup>3</sup>

All Plans are backed by Bitcoins.

---

<sup>2</sup> [Loans](#).

<sup>3</sup> [Lending Plans](#).

# 4. Terms and Conditions

By entering or using the services of the "site" BICOPRO - BITBROKER ARGENTINA whose domain addresses are: <http://bicopro.com/> and <http://bitbroker.com.ar> and any service available on the website, you, the user accepts and undertakes through the following terms of use, which affect their rights and obligations. If you do not accept these terms, do not enter or use our services.

BICOPRO - BITBROKER ARGENTINA reserves the right to accept or reject clients. In the same way, it reserves the right to modify the terms and conditions described herein at any time and at its discretion. You will be notified of these changes by publishing the modified version with the date of the last revision or through a statement sent to your email. Moment from which the new update will come into force. If you continue entering your account and / or using our services, it constitutes an automatic acceptance of said modifications. If you do not agree, you must stop using your account and / or our services.

## ELIGIBILITY:

Any person over 18 can register and have an account, unless the laws of their country prohibit it. By registering or owning an account with BICOPRO - BITBROKER ARGENTINA, you guarantee that the funds you provide are from legally obtained resources and that you will not use this site, your account or our services for the purposes of money laundering or to finance illegal, criminal or of terrorism.

## RECORD AND ACCOUNT POSSESSION

To be eligible for our services, you must create an account with BICOPRO - BITBROKER ARGENTINA.

By creating your account, you agree to provide truthful, updated and complete information.

By having an account with us, you agree to maintain and update your data so that your information is always kept up to date.

You are committed to maintaining the security and confidentiality of your account, waiting for your access code to be secure and not sharing it and restricting access to your account and your computer.

We have first level security systems. However, in the event that it detects a risk to the security of our site, notify it immediately.

You are responsible for all activity that occurs in your account and accept all risks associated with unauthorized access.

## CONFIDENTIALITY OF INFORMATION

BICOPRO - BITBROKER ARGENTINA puts its best effort to maintain secure databases. However, it is not responsible for any damage, prejudice and cost involved in the transmission of data over the Internet, including platforms or e-mails containing your data. Under no circumstance will the information provided to BICOPRO - BITBROKER ARGENTINA be considered confidential, it may create any fiduciary obligation in case it is accessed by third parties without the consent of BICOPRO - BITBROKER ARGENTINA.

## BUSINESS OPPORTUNITY

1. The company will pay the lender, through bitcoins, a fixed income that varies as well as its duration, according to the Lending Plan that has been chosen, on the purchase value.
2. The lender can privately recommend this business to third parties and receive a% on the value that their recommended acquire. Said% will be defined according to each level of the direct line handled by the lender.
3. The lender claims to understand how the Exchange and the cryptocurrency loan and its risks work and will not claim the company in situations of major cause that may affect the operation, such as unpredictable events, unrelated to both parties (economic crisis, disasters natural, restrictive laws, internet failures, etc.) that can be considered as causes of force majeure.
4. The company will ensure Exchange and / or provide the best cryptocurrencies at all times and in a confidential manner to safeguard the business strategy. And you agree to pay the percentage provided in point 1.
5. The lender can only have a single account within the business system of BICOPRO - BITBROKER ARGENTINA. Therefore, it is strictly prohibited for the lender to open direct accounts related to your main account (also known as self-sponsorship), in order to obtain recommendation commissions. The company takes these types of fraudulent actions very seriously and those who violate these rules will be subject to severe penalties, which may include blocking your account, your money and your expulsion from the business.
6. For loan applicants / holders:
  - o We give you a maximum% of your guarantee deposit.
  - o You pay a% interest daily while the loan is in effect.
  - o You can return the loan at any time.
  - o Your security deposit or deposit from your guarantor must remain for the duration of your chosen investment plan.

- If a determined maximum% of the value of your deposit or that of your guarantor deposit in bitcoins reaches the loan amount, we cancel the loan by selling the bitcoins of said deposit or the guarantee deposit of your guarantor.<sup>4</sup>

---

<sup>4</sup>[Terms and conditions.](#)