



Frequently Asked Questions

ABOUT eXeR

Q: Which are eXeR main areas?

A: Mining, Investments, Education and Networking

Q: Where do I find information about eXeR, areas and products?

A: On www.exervipclub.com. Sign up (or log in if you already have an account) and browse. For a presentation of the products enter the heading 'download' and choose the presentation material you want to see. If you wish to have a look at our investment opportunities, choose 'investor' in the menu bar for more information.

Q: What is the fee to register?

A: Registration is free, if you sign up you will become a 'Basic Member'

Q: What privileges do I have as a Basic Member?

A: You can 'mine' for free and refer other persons to become 'miners' and through that earn BitCoin (BTC) that you can use to play online games with or sell and transfer into currency of your choice (e.g. EUR, USD). A Basic Member also automatically become a 'Pending Networker'.

Q: If I want to network and earn an income, what do I need to do?

A: You have to upgrade to a Diamond Member (a onetime investment of 499€).

Q: What is a Diamond Member?

A: It is a Basic Member that has upgraded with the intention to network to gain an income on his/her activity as well as the activity of his/her network.

Q: What is a Pending Networker?

A: A Basic Member that refers new members to eXeR, that upgrades to a Diamond Member. After 7 referrals have upgraded from Basic to Diamond Members the Basic Member becomes a Diamond Member with a right for commission on the 7th Diamond Member signed in.

Q: Can I get help to present eXeR?

A: Yes. In some geographic areas, there are live presentations. In others, there are webinars set up. Also browse on the website and read relevant presentation material on the website, under 'downloads', or watch our videos that provides an overview. Contact us on info@exervipclub.com if you need guidance.



COMMISSION PAYOUT

Q: How can I earn an income with eXeR?

A: Visit the detailed compensation plan on eXeR Terms & Conditions on the homepage www.exervipclub.com or find an overview in the eXeR presentation found under 'downloads' on the homepage.

Q: If I perform activities and is eligible for commissions, how are those paid out?

A: All commissions are paid out in BTC.

Q: How do I register my BTC address to be able to receive payments?

A: Enter your e-wallet and copy your BTC address. Enter www.exervipclub.com, click on the heading 'Bitcoin Account' and paste the BTC address. Now you are all set!

Q: What can I do with my BTC?

A: BTC can be sold, either by transfer to your bank account (all settings for this is made in your e-wallet) or you connect a debit card (visa or master card) to your e-wallet and transfer your BTC to the card (all settings for this is made in your e-wallet) and then you use your card to pay with or extract money from an ATM. You can also use the BTC to invest in Viridi coins, play online games etc. If you want to keep the BTC as an investment, you let them sit in your BTC account in your e-wallet and sell them when the currency rate is higher than it was when you bought or received them.

Q: Am I obliged to pay taxes for my possession of BTC's?

A: Rules might be different from country to country, but in general terms you don't report and pay taxes until your BTC is sold. eXeR does not have any obligation to report any commission to the relevant tax authorities in the country, in which you are a citizen. Therefore, it is the responsibility of each person to report their income and relevant taxes to the relevant authority according to relevant rules and legislation in the country in which that person is a citizen.

E-WALLETS

Q: What is an E-wallet?

A: An E-wallet is an electronic wallet that can be used for different things i.e. follow a digital coin development (currency exchange rates), transfer, purchase and sell digital coins (like for example BTC and Ethereum). Depending on the digital currency some individuals and companies accept the currency as a payment method, most frequent used digital currency for payment is BTC.

Q: Do I need an E-wallet as a member of eXeR?

A: Yes. Since all commissions are paid in BTC, it is required to have an e-wallet. Further investments, online games, education etc is paid with BTC.



Q: Is it easy to set up and use an E-wallet?

A: It exists many different E-wallets, but they all work in similar ways. When you have chosen the one or the ones you want to use it is simple to register your personal information, validate your identity, set up payment methods etc and after that get started. It can be done via a smart phone, a tablet or on a computer.

Q: Why do I have to verify my identity when setting up an E-wallet?

A: Since an E-wallet is a type of a digital bank account, which you will use to receive, buy, sell and withdraw funds from, it is important that the holder of the E-wallet can confirm that 'you are you'. An E-wallet should, just as a normal wallet, a credit card, a bank account, be treated as a value document to prevent transactions are made by non-authorized persons. To ensure security of your funds, several security measures are taken to protect your funds and the identify validation is one of them.

Q: Which E-wallet is the best & can I have more than 1?

A: eXeR use Coinbase. Yes, you can have more than 1 E-wallet, there are several good on the market.

Q: Why have you chosen to use Coinbase?

A: Coinbase is one of the bigger, established, known, simple to use and have the funds insured in case of anything should happen.

Q: Can I get help to set up a Coinbase e-wallet?

A: Yes, visit the webpage www.exervipclub.com, click on 'downloads' and you will find instructions to help you set it up.

Q: How do I order and connect a debit card to my E-wallet?

A: There are several different wallets that provide the service of debit cards. Some examples are Coinpay, Blockchain, Coinsbank, Cryptopay. Register with the one of your choice and order the relevant card.



BitCoin (BTC) and Mining (below answers are universal for other digital/virtual coins than BTC as well)

Q: What is BTC?

A: There are 3 answers on this, the first is most generic and the third is the most specific.

- 1) BTC is a virtual currency, i.e. a currency that is not edited by a state or a governor bank.
- 2) BTC is a financial infrastructure that enables direct communication between two, for each other unknown, parties. A can send a value to B without a third party facilitating or approving the transaction. The third party is instead spread on all the computers that dedicates power to the network.
- 3) BTC is the digital unit that creates a monetary power to the blockchain. If the blockchain can be likened by a motor, then the BTC is its fuel. The motor only works as long as the fuel is added (e.g. that transactions are made).

Q: What is the blockchain?

A: It is the motor of the BitCoin protocol. It is the blockchain that is the open accounting system that enables that a value can be sent. The transactions are packaged in blocks, that is put on the, constantly growing, blockchain, open for all to review.

Q: What is extraction/mining?

A: Instead of being dependent of a single actor, the BTC is built on a decentralized structure, where a large number of computers confirm the accuracy in the transactions that are made. As a reward for this, granting the permission to use your computer to confirm the accuracy, newly produced BTC's are given. The ones extracting/mining BTC can be called the accountants of the whole system.

Q: What is a private key?

A: With the private key, you can send BTC to other addresses, this key shall not be displayed to others.

Q: What is a public key?

A: With the public key, you can make deposits and see how much BTC you have. This key can be displayed to others.

Q: How can I best explain BTC to others?

A: Start with stating that the word BitCoin actually is misleading, since it makes you think about a physical coin. Thereafter describe it as a cloud based accounting system open for the world to view. Here ownership and trust be structured for free, friction free and immediate. Your physical location does not matter and nobody is favored or disadvantaged. The interplay between the private and the public key can best be understood via a t-account structure, where 'debit' is the public key and 'credit' is the private key.



Q: Who decides over BTC?

A: The power of the network, those have who are dedicated to the extraction/mining.

Q: Why is BTC worth anything?

A: BTC has its intrinsic value by being a ledger that everybody can use – similar to how gold initially was given a value. If you own 1 BTC then you own 1/21.000.000 of the whole ledger.

Q: Why is anything worth anything?

A: Because a large enough number of individual thinks so.

Q: Why are some economics skeptical to BTC?

A: Because it is not a complete analysis. BTC is not only a currency, but also a new financial platform that entails direct communication between the actors that uses it. The world has never seen anything like it before.

Q: How do you purchase BTC?

A: Enter one of the big E-wallets (for example coinbase.com or bitstamp.net), create a user and an account, thereafter place an order.

Q: Is BTC legal or illegal?

A: Most countries are positive to BTC. Those that are skeptical are the countries that have a democratic deficit and a tradition of prohibitions in other areas.

Q: Is BTC reliable?

A: It is the world's most powerful computer network, that no one has been able to hack into.

Q: Is BTC money?

A: BTC can be used as money, but it is more than that. It is an infrastructure that enables transfer of a value.

Q: What is 'Fiat money'?

A: Money that is not anchored in an underlying value, also called paper standard (a standard where the coin unit is not connected to the value of anything).

Q: How is money created?

A: Partly through our state/govern banks and partly by fractional reserve banking where banks through issuance of new loans increase the amount of money in the system.

Q: What are the challenges of BTC?

A: Volatility (large currency changes over a short period of time), does not meet the criteria's defining money, blockchain size (to small blocks for the future needs) and 51% attack (if a extractor/miner receives more than 50% power of the total networks power, this person can then potentially approve false transactions).



Q: Will BTC be able to outcompete banks?

A: BTC and the blockchain constitutes a totally new way of thinking within finance, which is transparent, friction free and free of cost, i.e. the opposite to the current financial system we have today. The blockchain and BTC is here to stay, to which extent we will see in the future.

Q: Is BTC anonymous?

A: BTC is pseudo anonymous, which means that all transactions made are open for all to view. This provides a surveillance opportunity that far exceeds what can be monitored today. The difference is that the transactions are not connected to a person.

Q: What is an IOU?

A: What our global financial system has i.e. empty debt notes, which can be upheld as long as a bank scramble does not occur.

Q: Who started BTC?

A: A person, or a group of persons, which is/are called Satoshi Nakamoto.

Q: What is Fintech?

A: A collected concept on the area that is a mix of finance and software technology.

Q: What is Ripple?

A: Another decentralized protocol that is used for transfer of a value. Ripple is not based on BTC, instead it is a protocol that can transfer both virtual and 'Fiat' currencies.

Q: What is Ethereum?

A: A platform that enables decentralized communication of more than currencies and money.

Q: What is required to be part of the eXeR affiliates mining?

A: It is free to register and start mining, only register on our homepage www.exervipclub.com.

Q: What equipment is required to mine?

A: You need a PC desktop computer or laptop, a modern computer with standard capacity is sufficient, with minimum windows 7. The better graphic card (for ex RX480) it has the more efficient it will mine. Naturally you need an internet connection and finally the software provided by eXeR.

Q: How many minings can be performed on one computer?

A: 1 per computer.



Q: What happens if the computer breaks down and thereby the mining is stopped?

A: eXeR support will help to move the program to another computer, contact us via info@exervipclub.com.

Q: What happens with the mining if there is a power failure?

A: It is stopped and will be re-started when back online with power.

Q: Can I use a tablet or phone to mine?

A: Not with eXeR mining. Generally, a tablet could work, but the program is written for computers. Phones are quite difficult to use, it would require state of the art phones with constant connection to the internet.

Q: How can I earn money mining?

A: Mine with your computer and you earn some each month. Mine with a network and earn a lot more, since you get paid a percentage of mining in your network 5 levels down.

Q: How do I spread the mining to other people?

A: As a miner in eXeR you get a unique link that you can send to friends and acquaintances. They, as you, only need to download the software and start mining.

Q: Is it difficult to mine?

A: No, you only start the mining, then the computer does the work.

Q: How do I get paid from the mining?

A: Payment is in BTC. Mining will be done in coin pools, selecting the best coin to mine at any given time. As a user, you will not notice any difference since all commission is paid in BTC.

INVESTMENTS

Q: What investments can I make with eXeR?

A: Primarily purchase of Viridi Coins, which are proof of stake coins with its value in medical marijuana, cultivated and sold in Switzerland. Note that only Diamond Members can invest in the Viridi Coins until they are released on the market (like coinmarketcap.com).

Q: How much will I earn on an investment in Viridi Coins?

A: Guaranteed 3 times the invested capital, over the running period of 36 months. First payout in July 2018. This does not include a possible currency increase.

Q: How many Viridi coins are for sale?

A: 45 million coins

Q: What is the start value (and purchase value) of the Viridi coin?

A: 0,1 €



Q: Can I sell my Viridi coins?

A: Yes, but first sale is possible in July 2018. If coins are sold prior to payout of the dividend, over the 36 months, the dividend will be paid out to the new owner of the coins.

Q: Where can I buy the Viridi coins and read more about it?

A: Enter the homepage www.exervipclub.com and go to 'Investor'.

Q: Can I sell Viridi coins and do I in such case earn any commission on it?

A: Yes, if you are a Diamond Member. Commission is paid out from 3 levels in your network with 25, 10 and 5 % from the 1st to the 3rd level.

CRYPTO SCHOOL EDUCATION

Q: What is the education about?

A: Learn about crypto/digital currency, currency market, mining, practical knowledge about account setup, what is reliable vs a scam and a lot more.

Q: What type of education packages do you provide?

A: Online version, with exam and 1 year subscription to the crypto school education platform (99€) or classroom one day training, including a book and a 1 year subscription to the crypto school education platform (250€).

Q: Can I sell education packages and in such case, earn any commission on it?

A: Yes, if you are a Diamond Member. Commission is paid out from 3 levels in your network with 40, 15 and 5 % from the 1st to the 3rd level.

Q: Where can I read more about the crypto school education?

A: Enter the homepage www.exervipclub.com and click on eXeR crypto school.

NETWORKING

Q: What does networking mean?

A: Upgrade to Diamond Member and enjoy all benefits including earning a commission on registering new Diamond Members and 'Free Customers'.

Q: What is a 'Free Customer'?

A: People that register as a member without contact with an existing member, through sign-up on the homepage. Free customers are distributed on Diamond members, fairly and evenly. Commission is paid out for Free Customers, exactly as for another person in the network.

Q: What do I get through a Diamond membership?

A: You earn commission on all your activities and the activities in your network. Earnings are paid out for activities on 3 levels (except mining that is paid on 5 levels).



Q: What is the cost and the conditions for membership?

A: One-time investment of 499€. No recurrent fees, no required purchases, no re-qualification, immediate payment of activity (maximum 1 day), commission paid out in BTC, position is inherited. More information in the Policies & Procedures found on the homepage www.exervipclub.com.

OTHER

Q: Do you provide anything else except mining, investments, education and networking?

A: Yes, such as Vip Club discount, online games etc. Find information on the homepage www.exervipclub.com