



Rowan Coin

REWARDING SUSTAINABLE LIVING

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ABSTRACT

A great deal of the world's existing environmental problems can be traced back to industrialization, especially since the "great acceleration" in global economy since the 1950s. Although this great acceleration offered remarkable gains in human progress and prosperity, it has also resulted into unpremeditated consequences. Examples of such consequences endangering the global environment are issues such as climate change; depletion of forestry, fishing and freshwater stocks; unsafe degrees of air pollution; overflowing amounts of waste on land and in oceans; toxins in rivers and soils; and loss of biodiversity and habitats.

As the Fourth Industrial Revolution (4IR) broadens and develops further, innovations are becoming faster, more efficient as well as more widely accessible than it has even been. Technology is becoming increasingly connected, with a convergence of the digital, physical and biological realms. Fast-rising technologies, such as the Internet of Things (IoT), virtual reality and artificial intelligence (AI), have enabled societal shifts as they seismically have effects on economies, values, identities and even possibilities for posterity.

There is a great and unique opportunity to make good use of the Fourth Industrial Revolution – and the societal transformation it enables – to help tackle environmental issues and reform how we manage our global environment. When left unchecked, nevertheless, the Fourth Industrial Revolution could further result into unintended negative consequences such as aggravating existing threats to global environmental security by further depleting global fishing stocks, biodiversity and resources. Therefore, there is the need for a transformation of the current "enabling environment" for global environmental management. This transformation will cut across the governance frameworks and policy protocols, investment and financing prototypes, the principal incentives for technology development, and the nature of societal engagement. This will not occur automatically. It will require a number of proactive alliance among policy-makers, scientists, technology champs, investors and civil society, Rowan Coin has been created to spark a sustainability revolution transforming the current "enabling environment". Our token is designed become a leading incentive for sustainable living.



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CRYPTOCURRENCIES AND THE BLOCKCHAIN TECHNOLOGY

The blockchain is basically a digital database of transactions, which are stored on miners' computers around the world and can easily be accessible by the public.

With the rise of the blockchain, the world now has a functioning protocol to process transactions in a cost efficient and decentralized way. Basically, blockchain protocols are based on cryptographic keys (to authenticate participants) and 'proof-of-work' puzzles (to evenly distribute the processing of these transactions to market participants).

For cryptographic keys, there are the private key (to sign transactions) and the public key (to authenticate signatures). Unlike the real world, in which signatures can be forged and be difficult to verify, the Elliptic-Curve Cryptography (ECC) used in blockchain are secure enough to resist hacking and extremely easy to implement digitally. The public keys serve as account numbers, and can be used for easy verification whenever the account owner signs any outgoing transactions from his/her account.

'Proof-of-work' puzzles constitute the tool to distribute authority to network participants. Just as the real world with a central entity with the authority to accept or reject transactions, and with the ability to ensure, among other things, that assets are not stolen or spent twice, the blockchain involves the processing of transactions by decentralized market participants (i.e. 'miners'), who are often reward by a particular amount of cryptocurrency. However, since the protocol is open source, virtually anyone in the world can become a miner. This means that the blockchain is less likely to become controlled by a single person, and transaction fees more likely to be driven by open market forces.

Since the blockchain eliminates all intermediaries, transferring funds from one address to another is very cheap. Currently, the cost of processing a transaction using the Ethereum blockchain is about US\$0.038. However, the cost to place an international money transfer using the UBS e banking platform is US\$5.16. This then shows that transferring funds using Ethereum



is over a 130x cheaper than using UBS. Cryptocurrencies, such as Bitcoin, were amongst the first blockchain applications to be launched. Nevertheless, the most important disruption does not come from the ability to conduct transactions, but to execute programs in a secured and decentralized fashion.

With blockchain ICOs raising hundreds of millions of dollars, and financial authorities around the world finally clarifying regulations applicable to ICOs and blockchain businesses, 2018 will remain a major milestone towards the establishment of a token-based economy.

Importantly, the latest regulatory developments across the world indicate a near future when issuing a blockchain token as mean to transfer the property of assets, such as real estate or securities, can be done in a lawful and compliant manner in several leading financial jurisdictions.



THE BLOCKCHAIN POTENTIAL FOR A SUSTAINABLE ENVIRONMENT

Blockchain has the potential to reform how humans interact and transact. It facilitates peer-to-peer payments, manages records, tracks physical objects, and transfers value through smart contracts. This technology boasts of the potential to fundamentally redefine how business, governance and society operate.

The technology is growing and its application across sectors and systems is growing as well. One cannot help but admit that it has great potential, not just for finance or industry, but for people and the earth. This technology can be harnessed to tackle six of today's most persistent environmental challenges that require transformative action – air pollution, climate change, biodiversity loss, natural disasters, ocean-health deterioration, and water scarcity. It can become a tool to improve life as well as kick-start unprecedented environmental changes.

Blockchain offers a strong potential to unlock and monetize value that is currently embedded in environmental systems, and there is a strong gap within the market. In the first quarter of 2018, for instance, 412 blockchain projects raised more than \$3.3 billion via initial coin offerings (ICOs). However, less than 1% of these projects were in the energy and utilities sector, representing around \$100 million of investment, or around just 3% of the total investment for the quarter. What this means is that there is a market gap, which Rowan Coin is designed to fill up.

Our platform has been created to disrupt, or substantially optimize, the systems that are critical to addressing many environmental challenges. We believe that opportunities that blockchain offers need to be developed and governed wisely, with upfront and continual management of unintended consequences and downside risks. Good ways to do this includes ensuring compliance with privacy rights, enhancing security and clarifying accountability in case things go wrong, and establishing standards for minimizing energy consumption. These are what we intend to achieve with Rowan Coin.



THE DREAM

Everyone knows that we need to live a more environmentally conscious life. However, we are not given any incentives or rewards to do this. With government policy either being downgraded, side-lined or even scrapped the time has come to give the power back to the people. RowanCoin intends to fill that gap by giving its community real rewards for living a greener life.

People can now be rewarded for sustainable living.

WHAT IS ROWAN COIN?

Rowan Coin is designed as an incentive for sustainable living. Blockchain-driven, we intend to reward people from different parts of the world, who engage in sustainable practices. We have recognised that people are more active and willing to engage in an activity if there is a reward involved.

Also, we have recognised the huge potential the blockchain technology has for the people and the whole planet. This is why Rowan Coin has been created. The uses for Rowan Coin are almost endless, rewards can be given for any number of green habits.

We are building the worlds first community fed green energy club; Rowan Energy Club.

Our members will be part of a new and exciting energy revolution. Members will be able to buy their energy from other members who produce it using solar panels. If our community requires further energy we will be able to go to a main supplier of green energy and we will be able to buy energy as a community demanding far greater discounts than any other energy company.

Rowan Coin will be the supporting currency for all your energy needs.



TOKEN ECONOMY

Rowan Coin (RWN) is an ERC20 token based on the RowanBlock blockchain.

The Smart contract will issue a set number of pre-mined tokens for distribution in the ICO the bounty program and to support the community ecosystem while the platform is being developed. Only 20 million RWN coins will be pre-generated out of a total of 45 million coins that will ever be available. The blockchain is a new Proof of Authority consensus using low powered miners to confirm transaction. These miners are owned by every member making all of the members part of the eco-system.

The token does not represent a stake or voting rights in the company.

Each token will initially be distributed in a multi staged ICO, The token will be transferable very soon after the token sale is complete.

How can you get hold of Rowan Tokens?

Using our custom made low powered hardware adopters you will earn tokens for choosing to generate or consume clean green electricity.

The small Rowan Miner will connect back to our Rowan Mining Pool. The Rowan Miner is a small authority server that earns rewards for processing transaction on the blockchain making each of our members part of the RWN Eco-system and earning blockchain rewards for their effort.

A similar devices can be installed in electric vehicles. If your car is a hybrid or a Fossil fuel car you can still take part but up to 50% of your mind tokens goes into our Food Forest project where trees are planted to neutralize their car's carbon emissions.

You can also earn Rowan Coins as part of our rewards scheme when you hold your tokens in a secure RowanVault Lockbox.

Rowan Energy Club will be built on the proven multi level marketing model. You can introduce friends and family as a 'Gardener' and earn further Rowan Coin as rewards.



What can a member do with these coins?

As with any other cryptocurrency, users can buy or trade the cryptocurrency on the Rowan internal exchange for a number of different assets. However, holding onto the currency puts the token into a Rowan Vault wallet offers further daily loyalty rewards, which is a maximum whopping 73% per year.

This way, holders of the coin are guaranteed good returns on their Rowan Coin investment.

Aside from this, we want to encourage members to live a less wasteful and greener existence.

As well as the mentioned uses for Rowan Coin above, holders of the coin will be able to offset their energy bills when sourcing that power from renewable energy suppliers and other member prosumers, encouraging them to switch to us as their energy supplier.

USE CASES OF ROWAN COIN

When the feed in tariff (FIT) was first established owners of residential solar equipment could feed their unused electricity back into the grid for a very healthy 43.3p per kWh.

However, as of 30th September 2018, this has dropped more than 8 times to a very unfair 3.93p per kWh, only to buy the electricity back in the evening for up to 15p kWh. On 19 July 2018, the Department of Business Energy and Industrial Strategy (BEIS) published a consultation.

According to the Department, they intend to close the FIT scheme to new applicants from 1 April 2019, which will not be replaced by a new subsidy; thereby giving the general public no incentive to have solar power installed in their property.

Rowan Energy Club looks to solve this with Rowan Coin and add extra value to having a residential system installed. One of the many plans of the project is to produce a small low powered Rowan Coin miner that will generate Rowan Coin with the excess power generated by the residential system, but the system is so low powered, you can still feed into the grid giving



you your feed in tariff income (if applicable) which in turn still feeds clean solar generated power into the grid.

From there our peer to peer trading energy trading bot enables our members to sell their energy to other members at a pre-agreed price giving the solar owner the best price for their power. Don't have solar panels? If you switch to us as a green energy supplier you can also have this device to reward you for using green electricity. A very similar system can be installed into an electric car. The device feeds back the type of car and how you drive. If the user has a car that runs on fossil fuel they can still use a Rowan Coin Miner V but will earn less currency and the surplus mined coins will go towards the community planting 6 trees per year every year to neutralize the vehicles carbon footprint.

ICO DETAILS

The funding hard cap target for Rowan Coins ICO is \$7,500,000 from the sale of 15 million tokens, the softcap for this project is \$500,000. If this target is not achieved within the ICO period, the ICO will end and the project continue underfunded, surplus coins kept for capital release at a later date.

Payments can be made in Bitcoin or Ethereum.

There will be a Pre-ICO and four ICO phases, which will be a great opportunity for anyone, especially investors to acquire Rowan Coin.

Pre-ICO	7 million	\$0.40
ICO phase 1	2 million	\$0.50
ICO phase 2	2 million	\$0.55
ICO phase 3	2 million	\$0.60
ICO phase 4	2 million	\$0.70



RAISED FUNDS and TOKEN DISTRIBUTION

Illustration 1: Distribution of ICO funds

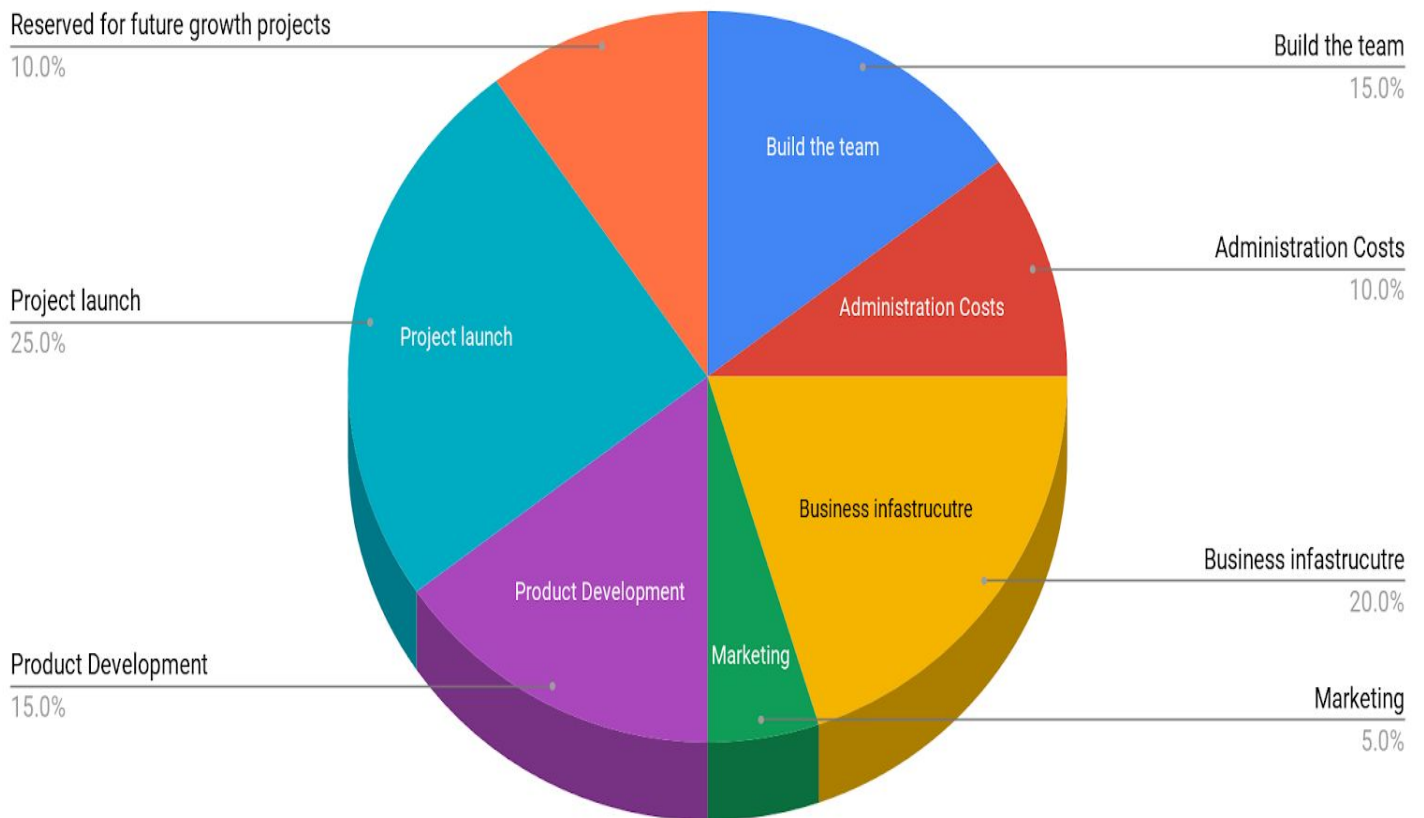
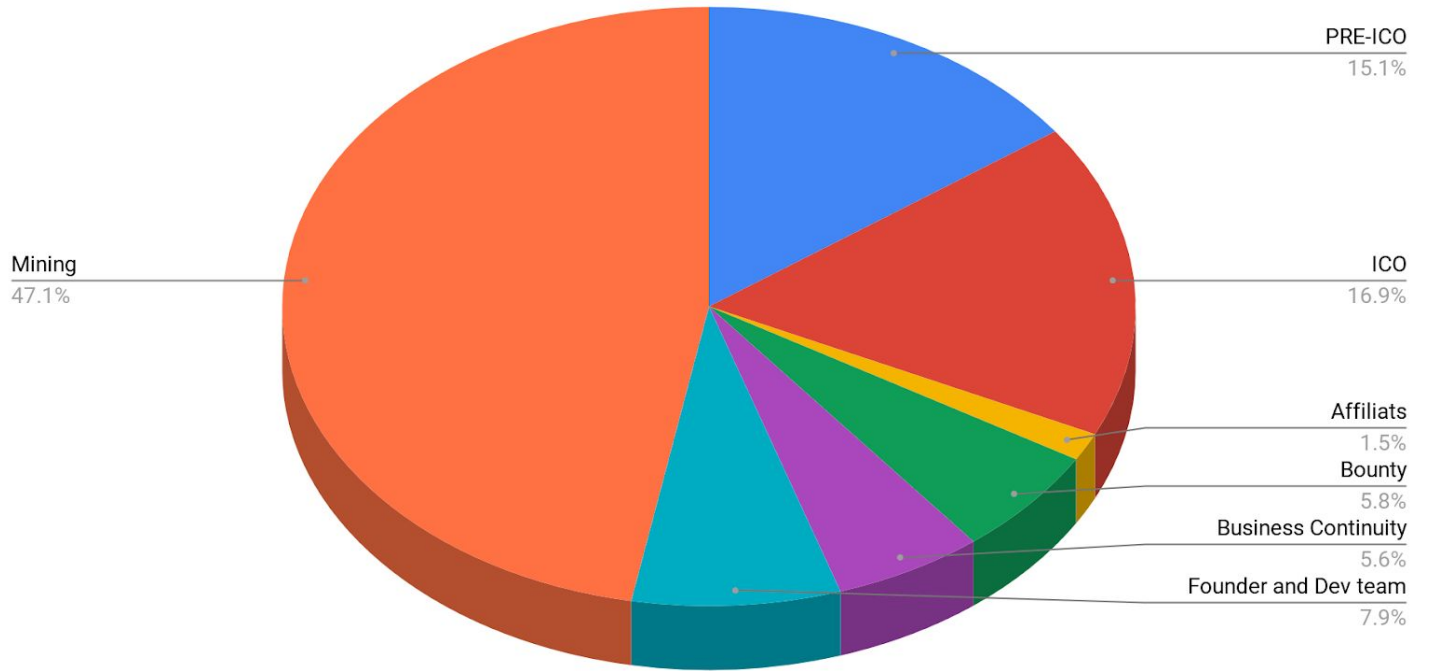


Illustration 2: Distribution of RWN token



THE FOUNDING TEAM

The team is made up of Fintech professionals, IT security professionals, marketing experts and Crypto Full stack developers all of whom are passionate about crypto, technology and sustainable living, and have many years' experience in networks, security, large development projects, property investment and project management. Our founding members have also built enterprise level bitcoin mining operations and traded more than \$10 million worth of currency since 2012.

We have a vision to build a new kind of enterprise. Moving away from the traditional business model. Not only making Rowan Coin an exciting cutting-edge business to work for but also giving its team the chance to work on a project that will change the world.



David Duckworth

CEO & Founder – Rowan Coin

David is an entrepreneur with a strong technical background in Networks, Linux and Security. As well as starting and selling an online printing company, David has also built an enterprise-level Bitcoin mine and has been an active trader with a proven track record since 2013.

<https://www.linkedin.com/in/david-duckworth-3983a1b0/>



OUR PARTNERS

1. Quest Global Technologies



Quest Global Technologies
Development team

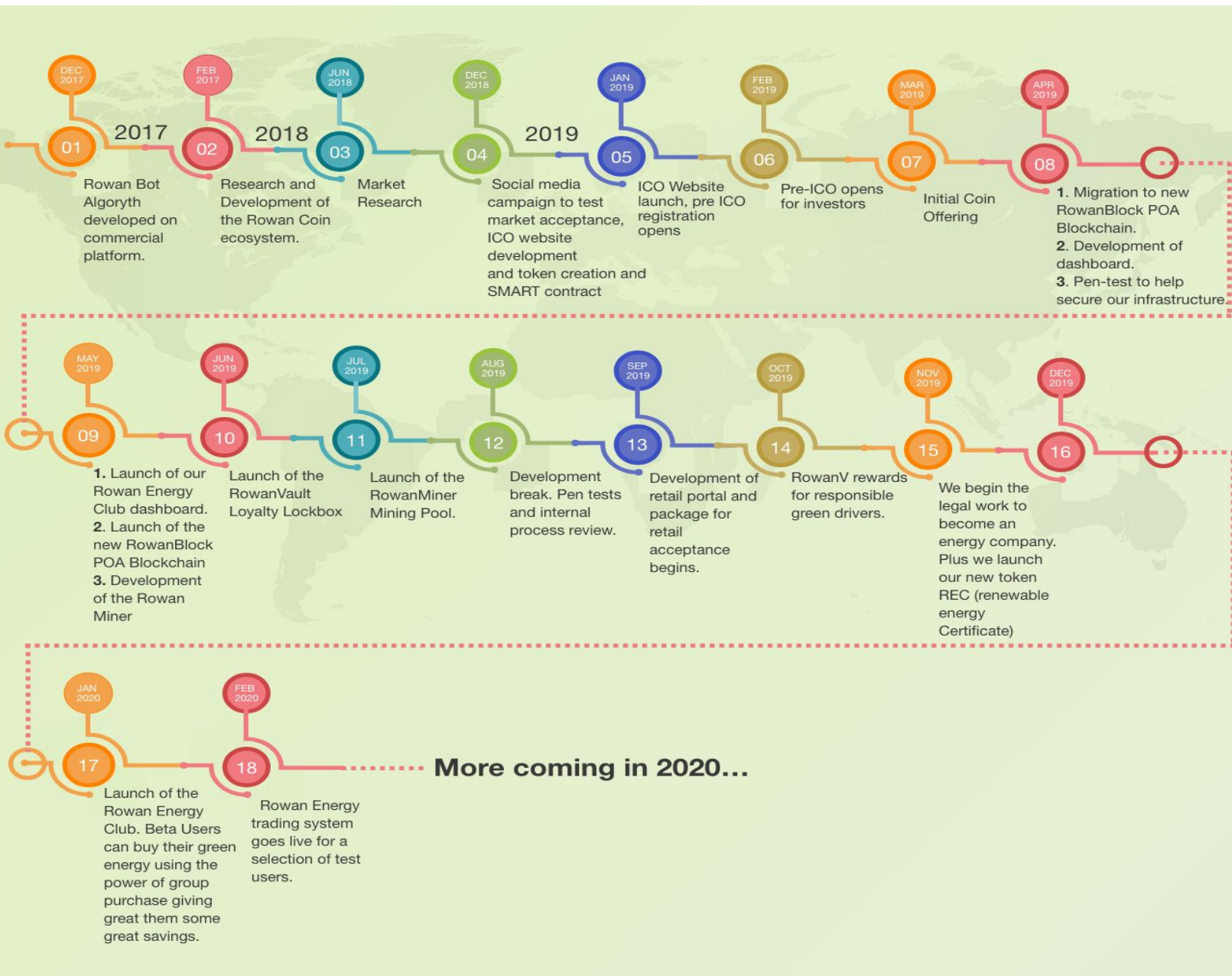
2. Appsturn Digital Solution



Rowan Coin
REWARDING SUSTAINABLE LIVING



ROADMAP



MARKETING STRATEGY

Multi-Level marketing

The Rowan Energy Club will use this tried and tested method of building a business.

The business will consist of members to our energy club who can if they wish become 'Gardeners'. Gardeners can earn rewards in Rowan Coin for bringing new members and signing them up to our site.

SEO & PPC

Rowan Energy Club will engage with a marketing agency to use current search engine optimisation techniques and paid search engine marketing to help move the project forward.

Social Media marketing

Rowan Energy Club will of course have a massive social media presence with a team dedicated to making this a success.

Utilisation of current sector members

Engaging already established green energy companies to promote our product as value add to their already primed customer base.

Word of mouth

We believe that we will build a great product that people will want to share. By allowing the creation of representatives earning a referral fee, we believe we will see some massive organic growth.



RISK FACTORS

There are different risks involved in the acquisition of Tokens and in the crypto industry generally. Before the acquisition of tokens, every participant ought to evaluate judiciously any information and risks presented in this Whitepaper. Below are some common risks that should be put into consideration:

RISK FACTORS RELATING TO THE INVESTMENT OBJECTIVE AND STRATEGIES

Risk of loss

No guarantee or representation is made that Rowan Coin's investment plan, including, without limitation, Rowan Coin's investment objective, modification strategies or risk monitoring goals, will be fruitful. Investment results may vary substantially over time. No guarantee can be provided that profits will be gotten or that large or total losses will not be sustained.

Risk of total loss of capital

Although all investments risk the loss of capital, investments in Crypto assets should be deemed greatly more speculative and more likely to lead to a total loss of capital than most other investment funds. Consequently, an investment in Rowan Coin could result in the total loss of an investor's investment.

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

Crypto assets in general

The investment features of Crypto assets, including Tokens, vary from those of traditional currencies, commodities or securities. Investing and/or trading Crypto assets often includes many risks and may not be fitting for all investors. Any individual looking to purchase Tokens and/or invest in Crypto assets via Rowan Coin should consult a well-qualified independent professional financial adviser.



Developing regulatory regime

The regulatory regime of Crypto assets, blockchain technologies, ICOs and cryptocurrency exchanges is still undeveloped, differs greatly in jurisdictions and is subject to huge level of uncertainty. Some projects that Rowan Coin may invest in may operate in industries in which there are significant regulatory concerns. Rowan Coin holds the belief that different legislative and executive bodies are currently considering, or may consider in the future, regulations, laws, guidance, or other actions, which may intensely impact Rowan Coin's ability to invest, or Rowan Coin's ability to gain market share. Failure by Rowan Coin to abide by any regulations, rules, and laws, some of which may not be in existence yet or are subject to interpretation and may be subject to modification, could lead to contrary consequences, such as civil penalties and fines. There is the possibility that any jurisdiction may, in the near or distant future, implement regulations, rules, policies or laws, with direct or indirect effect on the Ethereum platform, generally, or restricting the right to obtain, hold, own, sell, trade, convert, or utilize Crypto assets, or to exchange Crypto assets for either fiat currency or other Crypto assets. Developments in regulation may change the nature of Rowan Coin a business or limit the use of blockchain assets or the operations of the blockchain network on which Rowan Coin relies in a manner that adversely affects Rowan Coin. Any additional regulatory obligations may cause Rowan Coin to incur extraordinary, non-recurring expenses, and/or ongoing compliance expense, possibly affecting an investment in Rowan Coin in an adverse manner. If Rowan Coin determines not to comply with such regulatory requirements, Rowan Coin may be liquidated at any time that is detrimental to an investor in Rowan Coin. To the extent Rowan Coin restricts the scope of some activities, investors' investment initiatives or rights, so as to restrict the applicability of government supervision and regulation, investment in Rowan Coin may be adversely affected.

Crypto assets not guaranteed by central banks

Crypto assets functioning as a medium of exchange are not guaranteed or issued by any central bank or any national, quasi-national or supranational organization, and there is no guarantee that such Crypto assets may function as a legal medium of exchange within any jurisdiction. Actually, some jurisdictions have totally prohibited the use of some Crypto assets within such jurisdiction.



Third party usage

As a relatively emerging product and technology, Crypto assets are not yet extensively adopted and applied as a means of payment for goods or/and services. Banks and other reputable financial institutions may refrain from processing funds for cryptocurrency transactions, process wire transfers to or from cryptocurrency exchanges, blockchain-inclined companies or service providers, or maintain accounts for individuals or entities transacting in Crypto assets.

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

Unregulated exchanges

The exchanges on which Crypto assets trade are comparatively novel and greatly unregulated and may thus be more open to fraud, theft and failure than reputable, regulated exchanges for other products. Exchanges commonly involve cash to be deposited in advance so as to purchase Crypto assets, and no guarantee can be provided that those deposit funds are recoverable. In addition, upon the sale of Crypto assets, cash proceeds may not be gotten from the exchange for many business days. The engagement in exchanges demands users to assume credit risk by transferring Crypto assets from a personal account to a third-party's account. Rowan Coin will take credit risk of an exchange any time it transacts.

Transaction limits

Crypto asset exchanges may exact daily, weekly, monthly or customer-specific transaction or distribution restricts or suspend withdrawals completely, making the exchange of virtual currency or digital token for fiat currency difficult or impossible. In addition, Crypto assets prices and valuations on virtual exchanges have been volatile and open to influence by different factors such as the degrees of liquidity on exchanges and operational interruptions and disruptions. The prices and valuation of Crypto assets are subject to any volatility experienced by virtual exchanges, and any such volatility can negatively affect an investment in Rowan Coin.



No warranties

As a result of the form of electronic communication processes, Crypto assets exchanges characteristically make no guarantee or warranty that their websites or electronic platforms will be uninterrupted, without any form of delay, omission-free, error-free, or virus-free. Thus, information and services available on Crypto asset exchanges are characteristically provided “as is” with no warranty of any form, express or implied, including correctness, timeliness and completeness. This also applies to information provided on the Rowan Coin platform.

Lack of investor protection

When trading Crypto assets, investors are generally not protected by any exchange rights. When investing in and holding Crypto assets issued by an entity or organization, investors in general do not own any shareholder or related rights regarding that issuing entity or organization.

VOLATILITY

Speedy fluctuations in value

A major risk in trading Crypto assets is the speedy fluctuation of its market price of such assets. The value of Tokens may relate directly to the value of the Crypto assets held in Rowan Coin and fluctuations in the price of Crypto assets could adversely affect the net asset value of Tokens. There is no guarantee that Rowan Coin will be able to achieve a better than average market price for its Crypto assets. The price of Crypto assets on Rowan Coin platform may be affected in general by a different complex and hard to predict factors including without limitation to supply and demand; rewards and transaction fees for the recording of transactions on the applicable blockchain; availability and access to exchanges, the service providers of virtual currency (eg, payment processors), miners or other blockchain users and market participants; security susceptibility; fiscal policy; inflation rates; interest rates and natural, political and economic happenings.



TRANSACTIONAL RISKS

Irreversible nature of blockchain transactions

Transactions involving Crypto assets that have been confirmed, and therefore recorded as a block on the blockchain, in general cannot be reversed. Even if the transaction was done in error, or involve the theft of a user's Crypto asset, the transaction is not reversible. Furthermore, there exists currently no governmental, investigative, regulatory, or prosecutorial body or device through which to take on an action or complaint as regards missing or stolen Crypto assets. Consequently, Rowan Coin may be unable to replace missing Crypto assets or seek reimbursement for any erroneous transfer or theft of Crypto assets. To the extent that Rowan Coin is unable to seek redress for such action, theft or error, such a loss could have unfavorably effects on an investment in Rowan Coin

General supply and demand risks

If the supply of Crypto assets available to the public were to increase or decrease suddenly, for instance due to a sell off of newly generated Crypto assets by Crypto asset miners or ICO participants, a change in a blockchain network's source code, the closure of a virtual currency exchange, confiscation of Crypto assets by government authorities, or other event unrelated to the preceding, such event(s) may lead to downward pressure on the price of a Crypto asset causing the price of a Crypto asset to drop speedily. Such changes in demand and supply could negatively affect an investment in Rowan Coin. Additionally, governments may intervene, directly and by regulation, in the Crypto asset market, with the specific effect, or intention, of influencing Crypto asset prices and valuation (e.g., releasing previously seized Crypto assets).

Investment market

Private and professional investors and speculators invest and trade in Crypto assets. These market participants may range from exchange traded-funds, private investment funds, brokers and day-traders. Certain activity involving such Crypto assets may demand approvals, licenses or registration, which may become a barrier to entry of investors, thereby restricting the market



for Crypto assets. There is no guarantee that the investment market for Crypto assets will keep growing.

NETWORK INTEGRITY AND SECURITY RISKS FOR DIGITAL ASSETS IN GENERAL

Dependence on computer infrastructure

Rowan Coin's dependence on functioning software applications, computer hardware, and the Internet implies that Rowan Coin can give no guarantee that a system failure would not have any negative impact on the efficiency of your operations. In spite of Rowan Coin's application of all sensible network security measures, there is still the probability of its processing center servers to be susceptible to computer viruses, electronic or physical forced entry or any other such interferences. All these may then lead to delay, disruption, or suspension of the services.

Malware

Malware is software used or programmed by malicious actors to interrupt computer operation, collect sensitive information or acquire access to private computer systems. "Botnet" refers generally to a group of computers that use malware to compromise computers whose security defenses have been ruptured. To the degree that a malicious actor, cyber-criminal, computer virus, hacker, or botnet (e.g., ZeroAccess) gets a share of the processing power on a network for any given Crypto asset; or modifies the source code and blockchain on which all Crypto assets transactions depend, an investment in Rowan Coin could be negatively affected.

Force Majeure

Rowan Coin's performance may be interrupted, delayed or suspended as a result of force majeure circumstances. In this Whitepaper, force majeure shall be deemed as extraordinary events and circumstances which could not be prevented by Rowan Coin and shall include: acts of nature, acts of municipal, state or federal governmental agencies, armed conflicts, epidemics, industrial actions, lockouts, mass civil disorders, prolonged shortage or other incapacities of



energy supplies or communication service, slowdowns, wars, as well as other conditions beyond Rowan Coin's capability, which did not exist during Token Launch. If such circumstances occur before issuance of Asset and Rowan Coin is unable to issue Asset within 6 months from the projected timeline, escrow agents are allowed to issue a refund at the bid of the Asset purchasers. In the event of such a refund, it will be issued in the original payment form at the exchange rate on the day the refund is made.

Disclosure of information

Personal information received from Asset token holders, Asset renters, and owners of the equipment submitted for hosting, the information about the number of tokens or miners serviced by Rowan Coin, rewards earned on the pool, the wallet addresses used, and any other relevant information may be revealed to law enforcement, government officials, as well as other third parties when Rowan Coin is required to disclose such information by law, subpoena, or court order. Rowan Coin shall at no time be held responsible for such information disclosure.

It is crucial for you to note that there may be other unforeseen risks involved in the Rowan Coin project, which are yet to be detected by its management. Therefore, ensure you consult an appropriate financial expert for advice.

