Herculis Gold Coin: XAUH

A Revolutionary Gold-Backed Payment Token

100% Swiss Made

- Swiss Gold
- Swiss Audit
- Swiss Storage
- Swiss Insurance
- Swiss Management

Disclaimer

This document comprises a White Paper relating to Herculis Gold Coin ("Herculis Gold Coin" or "XAUH") issued by Herculis Tokens SA, a company incorporated and in effect under the Laws of Republic of Panama, whose registered address is at 5 floor, Block Office Hub, Santa Maria Business District, Panama City, Republic of Panama, and has been prepared in accordance with legal opinion issued by QUIJANO & ASSOCIATES, Attorney-in Laws, Panama City, Republic of Panama, www.quijano.com

It is the responsibility of prospective customers to conduct a thorough review of all information relating to the Herculis Gold Coin and the risks associated therewith as set forth herein. Particular attention must be given to the **IMPORTANT NOTICE** contained at the conclusion of this White Paper.

Introduction

HERCULIS TOKENS SA is part of the Herculis Group, a Swiss investment boutique established in 2009 by a group of Swiss partners. The Group was founded with the mission of delivering added value to wealth owners-including high-net-worth individuals (HNWIs), family offices, charitable foundations, and endowments-through a responsible, forward-looking approach to wealth and asset management, with a particular emphasis on the alternative investments sector. Our philosophy is firmly anchored in the principles of ethics, transparency, and performance, which guide every aspect of our operations and client engagement.

HERCULIS TOKENS SA specializes in the design, structuring, and tokenization of real-world assets (RWA) — from LBMA gold bullion and financial instruments to fine art masterpieces — powered by blockchain and distributed ledger technologies.

HERCULIS TOKENS SA offers the HERCULIS Gold Coin (XAUH) - a payment crypto token fully backed by LBMA-certified fine gold bullion (999.9 purity), refined in Switzerland to the highest global standards. Combining the trust of Swiss craftsmanship with the security of blockchain technology, it provides investors with a seamless bridge between traditional gold and the digital economy.

1. Executive Summary

Herculis Gold Coin (XAUH) is a payment token built to bridge the gap between the tangible value of gold and the liquidity and ease of use provided by blockchain technology to facilitate seamless payments and preserve the wealth.

Backed by Swiss LBMA 999.9 pure gold stored in secure vaults in Switzerland fully insured, Herculis Gold Coin offers a decentralized, transparent, and secure way for investors to participate in the gold market without the complications associated with traditional gold investments.

With global economic instability, rising inflation, and geopolitical tensions, gold continues to be one of the most reliable stores of value. However, traditional gold investment channels come with significant challenges such as storage and insurance fees, security concerns, and limited liquidity. Herculis Gold Coin provides a solution to these issues, allowing investors to hold and trade gold-backed tokens with minimal friction at price close to the Gold Spot Price as well as to use them as instrument of payment.

The project adheres to the highest regulatory standards, including compliance with **Panama AML and CFT regulations as well as guidelines of the Financial Analysis Unit (UAF – Unidad de Análisis Financiero) of the Republic of Panama**, and utilizes cutting-edge blockchain technology of **JAMTON.NETWORK, the Layer 2 protocol for TON, POLKADOT, TRON, ETHEREUM, BNB Smart Chain, MEGAETH and other EVM-compatible blockchains** to ensure security, transparency, and scalability. Herculis Gold Coin **as native token on each of the above-mentioned blockchains** aims to democratize access to gold-backed assets by offering a stable and liquid alternative to traditional gold ownership, benefiting both retail and institutional investors globally.

2. Problem Statement

2.1. Challenges with Traditional Gold Investment

While gold has long been a trusted store of value, traditional methods of investing in gold—such as physical gold bars or coins—come with numerous challenges:

- **Storage and Security Issues**: Physical gold requires secure storage, often in expensive vaults, and is subject to theft or damage risks. Investors must deal with the logistics of moving and safeguarding gold, which often adds significant costs.
- **Liquidity Issues**: Converting physical gold into cash can be time-consuming and costly. The process involves finding a buyer, paying intermediary fees, and transferring physical gold to the buyer's location.
- **High Transaction Costs**: Trading gold on traditional markets involves hefty premiums, taxes, and dealer commissions, which diminish returns for investors.

2.2. Financial System Risks

- **Inflation**: As inflation erodes the purchasing power of fiat currencies, many investors are turning to gold as a safe haven. However, the traditional gold market does not offer the same level of liquidity, making it harder to access gold as a store of value during times of financial uncertainty.
- **Geopolitical Instability**: Ongoing geopolitical conflicts further emphasize the need for a stable, secure, and easily accessible asset like gold. However, the physical barriers to trading gold prevent many from fully taking advantage of it during times of crisis.
- **Financial Market Instability**: Recent events, such as the **regional banking crisis** in the U.S. and the **collapse of Credit Suisse** in Switzerland, highlight the vulnerability of the traditional financial system. These events have driven increased interest in alternative assets, particularly gold.

3. Market Opportunity

3.1. Gold Scarcity and Its Increasing Demand

Gold has long been a symbol of wealth and a safe haven for investors during periods of economic uncertainty. However, as the global population grows and industrialization increases, the availability of gold becomes more limited, which in turn drives demand across various sectors.

3.1.1. Gold Supply: Scarcity and Increasing Costs

The total amount of gold ever mined is estimated to be around **205,000 metric tonnes**. However, despite this large figure, gold remains a scarce resource for several reasons:

- **Diminishing Returns from Mining**: Global gold production has been in decline since its peak in 2013. According to the **World Gold Council**, annual gold production has dropped from 3,000 metric tonnes in the early 2000s to around 2,400 metric tonnes today. This downward trend is primarily due to the exhaustion of easily accessible

mines, and higher extraction costs associated with mining gold from harder-to-reach and more complex locations.

- **Rising Mining Costs**: As new, higher-cost mining projects are developed in response to declining ore grades, the cost of mining gold has risen significantly. In the past decade, gold mining costs have increased by over **20%**. This includes increased energy costs, regulatory hurdles, and rising environmental concerns that drive up production costs.
- **Geopolitical Factors**: Many of the largest gold-producing nations, such as **South Africa** and **Russia**, face political instability and regulatory uncertainty, which can disrupt supply chains and make it more difficult to secure a steady flow of gold from these regions.

3.1.2. Demand for Gold: Rising Interest from Various Investor Segments

The demand for gold has surged due to several factors, making it one of the most sought-after assets globally. The demand for gold comes from **four main sectors**:

1. **Investment Demand**:
    - The global demand for gold from **investors** has significantly increased, especially in the form of **gold-backed exchange-traded funds (ETFs)**, **gold futures**, and **digital gold-backed tokens**. Investment demand for gold surged during periods of economic uncertainty, such as the **2008 financial crisis** and the **COVID-19 pandemic**, where gold served as a hedge against inflation and market volatility.
2. **Central Bank Demand**:
    - **Central banks** are increasingly buying gold as part of their foreign exchange reserves. In the last few years, central banks have been net buyers of gold, reflecting a growing distrust in fiat currencies and the need to diversify away from the US dollar. Countries such as **Russia**, **China**, **India** and **Turkey** have been major buyers, aiming to bolster their reserves and reduce reliance on the US dollar.
3. **Jewellery and Industrial Demand**:
    - **Jewellery demand** remains one of the largest drivers of gold consumption. In 2020, global gold jewellery demand reached **2,000 tonnes**, accounting for over **50% of the global demand** for gold. Markets in **India** and **China** remain the largest consumers of gold jewellery, and as emerging markets grow wealthier, the demand for gold jewellery is likely to increase.
    - **Industrial demand** for gold, particularly in the electronics sector (due to its conductivity and durability), also continues to grow. While it represents a smaller share of total demand, gold is used in the manufacturing of smartphones, computers, and medical devices. This use is expected to continue rising with the growth of the tech industry.
4. **Digital Gold-Backed Tokens**:
    - **Gold-backed digital tokens**, like **Herculis Gold Coin**, are becoming an increasingly popular form of **digital investment**. The demand for these assets is expected to grow as more investors move towards decentralized finance (DeFi) and digital asset management platforms.
    - **Herculis Gold Coins** specifically caters to this trend by providing a secure, transparent, and easily accessible way for investors to gain exposure to gold in

a fully digital format. These tokens provide liquidity that traditional gold investments cannot offer.

3.1.3. The Future of Gold Demand

- **Gold's Resilience as a Store of Value**: Given its historical track record and the growing uncertainty surrounding traditional fiat currencies, gold is expected to remain a key asset for diversifying portfolios. As central banks continue to buy gold and investors seek safe-haven assets, the demand for gold-backed digital tokens is likely to increase.
- **Rising Digital Gold Demand**: The rise of blockchain technology and **cryptocurrencies** has opened up new avenues for investing in gold. **Gold-backed tokens** can be traded 24/7 on blockchain platforms, providing significant advantages over traditional gold markets. The accessibility and liquidity provided by tokens like Herculis Gold Coins will increase their attractiveness to a wider range of investors, including **retail investors**, **institutional investors**, and **crypto enthusiasts** seeking stablecoin alternatives.

3.2. Gold-backed Digital Tokens: Market Adoption and Growth

In the growing **digital asset market**, **gold-backed tokens** are increasingly viewed as a safe and transparent means of holding and transferring gold. These tokens combine the intrinsic value of gold with the convenience and liquidity of digital assets. In addition to **institutional investors**, there is a growing interest from **retail investors** who are looking for alternative investments that are not tied to the fluctuations of the stock market or the broader economy.

- **Gold-backed tokens** like Herculis Gold Coins allow investors to gain exposure to the price of gold without the logistical challenges of holding physical gold. Investors can also sell, transfer, or redeem their tokens for physical gold at any time, making gold a more accessible and flexible investment and instrument of payment.
- **Global Reach and Accessibility**: Herculis Gold Coins are designed to be **globally accessible**, enabling investors from all over the world to invest in gold without the barriers imposed by traditional gold markets.
- **Innovation and Integration**: The emergence of **DeFi** platforms further drives the adoption of Herculis Gold Coins. These platforms enable users to leverage XAUH as collateral for loans, integrate them into smart contract-based applications, and create gold-based liquidity pools, expanding the usability of gold in the digital economy.

4. Solution: Herculis Gold Coin (XAUH)

4.1. Concept Overview

Herculis Gold Coin is a **payment token** designed to provide a digital alternative to traditional gold investments and payment instruments. Each Herculis Gold Coin is backed by **1 gram of 999.9 Swiss LBMA fine gold** stored in secure vaults in Switzerland, making it fully redeemable for physical gold from 500 gram. The coin is powered **by JAMTON.NETWORK, Layer 2 protocol for TON, POLKADOT, TRON, ETHEREUM, BNB Smart Chain and other EVM-compatible blockchains**, ensuring that it can be traded, transferred, and stored securely without the costs and complexity associated with physical gold ownership.

4.2 Blockchain Security Infrastructure

The **Herculis Gold Coin** ecosystem is built on **JAMTON**, **Layer 2 protocol,** a robust blockchain security framework designed to safeguard all transactions and protect customer assets. All transactions are recorded on the blockchain, ensuring **immutability, transparency, and full traceability** at every stage.

- **Smart Contracts**: The smart contracts governing Herculis Gold Coin are independently audited by reputable third-party firms to verify their integrity, security, and resistance to vulnerabilities. These audits provide assurance that the contractual logic operates as intended and cannot be maliciously altered.
- **Multi-Signature Wallets**: Customer and reserve assets are safeguarded in **multi-signature wallets**, requiring approvals from multiple authorized parties before any transaction can be executed. This structure eliminates single-point access risks and significantly enhances systemic security.

Together, these measures establish a resilient and trust-driven infrastructure, aligning Herculis Gold Coin with industry best practices for blockchain-based financial instruments.

4.3 Shared Security and Network Protection

By leveraging Polkadot's **shared security model**, **JAMTON, Layer 2 protocol,** directly inherits the full protection of the Polkadot network. Unlike standalone blockchains that rely on a limited and independent validator set—often exposing them to higher risks—JAMTON benefits from the **robust security, reliability, and resilience** of Polkadot's Relay Chain. Any attempt to compromise JAMTON would require compromising the entire Polkadot network, rendering such an attack **economically and technically unfeasible**.

Polkadot operates under a **Nominated Proof-of-Stake (NPoS)** consensus mechanism, where validators stake their own DOT tokens and face **slashing penalties** for any malicious or negligent behavior. The greater the aggregate value of staked DOT, the higher the economic cost of a potential attack. At present, compromising the network would require committing capital in the order of **billions of U.S. dollars**, a deterrent that effectively neutralizes malicious incentives.

In addition, **validator rotation and distribution across parachains** prevent centralized control and concentration of power. As a result, JAMTON automatically inherits key security guarantees from the Relay Chain:

- **Censorship resistance**
- **Protection against double-spending**
- **Finality of transactions**

Together, these mechanisms ensure that JAMTON operates within a **resilient, transparent, and tamper-resistant security environment**, fully aligned with the highest standards of blockchain governance.

Through Polkadot's shared security, JAMTON delivers the strength of a global decentralized network while preserving the agility to innovate with confidence.

4.3. Gold Reserves and Transparency

The gold reserves backing each Herculis Gold Coin are stored in **Swiss vaults** managed by an independent custodian as Herculis House, BRINKS and LOOMIS. The gold is insured, and regular quarterly audits are conducted to ensure the full backing of every issued token. These audits are performed by an **audit firm in Switzerland** that verifies the amount of gold stored and guarantees that each coin is fully collateralized by physical gold. The gold reserves audit results are publicly available to all token holders via **Chainlink decentralized oracle network protocol**.

To ensure full transparency, investors can verify the amount of gold backing each token via online on **www.xauh.gold** platform.

4.4. Blockchain Benefits

Blockchain technology provides several key advantages for Herculis Gold Coins:

- **Security and Immutability**: Blockchain ensures that all transactions involving Herculis Gold Coin are secure, transparent, and immutable. Every transaction is recorded on a public ledger, making it impossible to alter or delete any transaction history.
- **Lower Costs**: By removing intermediaries, blockchain reduces the costs associated with traditional gold trading, making it cheaper and more efficient to buy, sell, or transfer gold-backed tokens.
- **Liquidity**: Gold-backed tokens can be easily traded on DEX and CEX as well as on reputable crypto marketplaces, providing instant liquidity that is not available in traditional gold markets.

5. Tokenomics

5.1. Token Distribution

Herculis Gold Coins will have an **unlimited supply**, with the total number of coins issued tied directly to the amount of gold stored in the vaults. The coins will be distributed through:

- **Partnerships with Exchanges and Marketplaces**: the token will be listed on major DEX and CEX exchanges as well as on reputable crypto marketplaces where it will be freely traded by investors.

5.2. Backing Mechanism

Each Herculis Gold Coin is backed by **one gram of 999.9 Swiss LBMA fine gold**, stored and insured in a Swiss vault. This ensures that the value of the token is directly tied to the price of gold, offering stability and security for investors. Regular quarterly audits will verify that the amount of gold held in reserve matches the number of coins in circulation.

- **Gold Reserves**: The gold is stored in vaults managed by accredited custodians, ensuring the safety and security of the assets as Herculis House, BRINKS and LOOMIS.

- **Transparency**: Investors via web-site www.XAUH.gold can have an access to regular audit reports to verify the gold reserves backing the token, ensuring full transparency and confidence in the project.

5.3. Liquidity and Trading

- **Exchanges:** Herculis Gold Coin will be listed on major DEX and CEX exchanges allowing for easy and liquid trading of the token. The liquidity of Herculis Gold Coins will also be enhanced by partnerships with institutional investors and gold traders.
- **Payment Systems:** Through partnerships with companies like WERT.IO, the token will support alternative payment methods such as USDT/USDC and fiat currency, making it easier for global investors to purchase the token using their preferred currency.

5.4. Transaction Fees and Redemption

- **Transaction Fees**: The fees for buying and selling are determined by the trading spreads on DEX and CEX exchanges in relation to the gold spot price. The fees for transferring Herculis Gold Coins on the **JAMTON protocol** are minimal as 0,02% compared to the fees associated with traditional gold trading, making it an attractive option for investors.
- **Redemption Fees:** Investors can redeem their Herculis Gold Coins tokens for physical gold at any time. The redemption of physical gold can be requested from 500 token (i.e. 500g of gold) and in multiples thereof. A redemption fee of 1% applies for redemptions of 1kg or more, and a 3% fee applies for redemptions of 500gr. A redemption fee doesn't cover the cost of transporting the gold to the investor's location globally.

6. Legislation Compliance

6.1. Panama Legislation Compliance

Herculis Gold Coin operates in full compliance with **Panama AML and CFT legislation**. The project adheres to the **Financial Analysis Unit (UAF – Unidad de Análisis Financiero) of the Republic of Panama** guidelines, which ensure that all activities related to the token, including the issuance, trading, and redemption processes, are legally sound and regulated.

Herculis Tokens S.A. is the customer-facing entity responsible for issuing and redeeming Herculis Gold Coins on the Primary Market.

Subject to the applicable Terms and onboarding procedures, customers who have successfully completed Herculis Tokens' Know-Your-Customer ("KYC") verification (hereinafter "KYC-Verified Customers") are eligible to tokenize their LBMA 999.9 fine gold bullion, produced by PX Precinox S.A., Neuchâtel (Swiss Refinery), into XAUH tokens at a conversion ratio of 1 gram = 1 XAUH. A tokenization fee of 0.3% applies to the total number of XAUH tokens minted.

Subject to the applicable Terms and onboarding procedures, customers who have successfully completed Herculis Tokens' Know-Your-Customer ("KYC") verification (hereinafter "KYC-Verified Customers") may redeem Herculis Gold Coins through the official Herculis Gold Coin

website at www.XAUH.gold. The current minimum redemption amount is **500 XAUH (equivalent to 500 grams of fine gold)**.

In addition, Herculis Gold Coins may be purchased on the Secondary Market via decentralized (DEX) and centralized (CEX) exchanges. For the purposes of this document, the "Secondary Market" refers to any transaction in Herculis Gold Coins outside the Primary Market described above. Secondary Market transactions are subject to the respective terms and conditions of the market participants.

6.2. Global Compliance

In addition to Panama regulations, Herculis Gold Coins will be compliant with international regulations to ensure that it can be traded and used in various jurisdictions. This global compliance will enable the project to expand and reach investors worldwide.

7. Bankruptcy Remoteness and Continuity of Custody

In the event that Herculis Tokens S.A. ("the Company") becomes subject to insolvency, bankruptcy, liquidation, reorganization, or any equivalent proceeding under applicable laws of the Republic of Panama or any other relevant jurisdiction (collectively, "Insolvency Event"), the gold bullion reserves backing the XAUH tokens shall **not form part of the Company's bankruptcy estate**.

All LBMA 999.9 fine gold bullion held in Swiss vaults as collateral for issued and outstanding XAUH tokens is maintained in **segregated custody safe vaults** with accredited custodians (Herculis House, BRINKS, LOOMIS). These assets are held **exclusively for the benefit of XAUH token holders** and are not available to satisfy any claims of the Company's creditors.

7.1 Rights of Token Holders During Insolvency

Upon an Insolvency Event:

Segregated Gold Ownership: Each outstanding XAUH token shall continue to represent a claim to **1 gram of the fully allocated physical gold** held in custody. Token holders retain their beneficiary rights to the underlying gold, which remains insulated from the Company's general obligations.

Independent Custodian Protections: The Swiss custodians shall continue to safeguard and maintain the gold reserves in accordance with existing custody agreements. To the fullest extent permitted by law, such agreements shall **remain in effect notwithstanding any insolvency proceedings** affecting the Company.

Audit and Verification: The gold reserves remain subject to ongoing independent verification via: quarterly audits by accredited Swiss auditors, and decentralized proof-of-reserves reporting via the Chainlink oracle network. Audit records shall continue to be made accessible to token holders.

Redemption Continuity (Where Legally Permitted): To the extent operationally and legally feasible, token holders may request redemption of XAUH tokens for physical gold through the

appointed custodians or any court-appointed receiver, subject to applicable redemption fees and procedures.

Appointment of Successor Entity: If necessary to ensure continued servicing of token holders, a court-approved third party, trustee, or successor operator may be appointed to administer redemptions, manage gold reserves, or facilitate orderly wind-down.

7.2 No Commingling and No Encumbrance

The underlying gold reserves are held:

- free of any lien, pledge, charge, encumbrance, or claim by third parties;
- separate from the Company's proprietary assets;
- dedicated solely to collateralizing outstanding XAUH tokens.

The Company covenants that it shall not use, rehypothecate, or otherwise encumber any portion of the gold backing XAUH tokens.

7.3 Effect of Bankruptcy Clause

This clause is intended to provide **investor comfort**, **legislation clarity**, and **bankruptcy remoteness** by ensuring that XAUH token holders retain beneficial rights to the physical gold reserves irrespective of the Company's financial condition. Nothing in this clause shall limit any rights available to token holders under applicable law.

8. Conclusion

Herculis Gold Coin provides a secure, stable, and innovative way to invest in gold through blockchain technology. With its **Panama legislation compliance**, **transparent gold backing**, and **cutting-edge blockchain** infrastructure, Herculis Gold Coins is poised to become a leading asset in the digital finance space. By solving the traditional challenges of gold investment, Herculis Gold Coins opens the door for investors worldwide to participate in the gold market with greater convenience, security, and liquidity.

IMPORTANT NOTICE

Please read this section carefully. It contains important information about the limitations of this whitepaper, which you acknowledge, accept and agree to should you choose to read this whitepaper.

This whitepaper has been prepared by Herculis Tokens SA (the "Company") and provides general background information about the XAUH tokens issued by Herculis Tokens SA at the date of publication.

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Customer Sophistication. Trading in digital assets involves a high degree of risk and uncertainty. The sale of XAUH tokens is aimed solely at persons with sufficient knowledge and understanding of digital assets, including, but not limited to digital wallet storage

mechanisms, smart contracts, blockchain technology; and who are capable of independently evaluating the suitability and risks of the XAUH tokens and services described in the whitepaper.

Forward Looking Statements. The whitepaper may contain certain forward-looking statements based on projections on future events and performances. These forward-looking statements involve a significant level of risk and uncertainty, which may cause actual events to differ materially. No reliance should be placed on any forward-looking statements, projections or information referenced in this whitepaper. The Company undertakes no obligation to revise or update any forward-looking statements in this whitepaper, whether as a result of new information, future events, or otherwise.

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