carlauren*coinbank*.com

CARLAUREN

COINS

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A *unique* currency for
a *unique* concept.

Carlauren Coins were conceived to provide a simple token-based mechanism to book and pay for *resort rooms*.

Unique cryptocurrency
It is the *only* cryptocurrency in the world that has a *guaranteed* buy-back value.

The founder and team at Carlauren Group believe that block-chain technology will revolutionise how the world will transact and exchange and are therefore launching the block-chain based Carlauren Coin to give Carlauren Resort Members and independent non-members the opportunity to purchase tokens for which we anticipate high demand; whilst providing a secure means for members to transact with Carlauren Resorts.

Revolutionary Utility Based Coin
Carlauren Coins are cyber currency created to provide a 'token' that Members use to pay for resort rooms, and Owners receive as income for stays in their property.

The *Benefits* of the Carlauren Coin

They were conceived to provide a secure mechanism for payment that can also be reconverted to cash through selling back to Carlauren or selling on a peer to peer coin exchange.

Tangibility Factor
They are a cryptocurrency that has a specific tangible value with a market of consumers who need to acquire coins to purchase resort stays.

First of its Kind
They are the first cryptocurrency issued with a buy-back price guarantee for all coin owners ensuring a minimum level below which coin values cannot fall.

Member's Zero Risk
For Members, Coins always have a purpose as the payment mechanism for resort stays and because membership offers a guaranteed acquisition price of £70 (at a volume dependent on level of membership), a Member can explore opportunities to sell their fixed price coins at prevailing market rate.

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ACQUIRING CARLAUREN COINS

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There are only *three* ways a coin can be acquired:

1. Purchasing a *membership* for Carlauren Resorts.

2. Earning coins as *rental income* as a property owner at Carlauren Resorts.

3. Buying from the Carlauren *Coin Exchange*.

Members
Members have a right to buy coins at a fixed price of £70 per coin when they join the Carlauren Resorts programme. The number of coins they can buy is fixed based on the tier of membership they join at. They can use coins to stay at a resort, can sell their coins back to Carlauren at the guaranteed buy-back price of £63 per coin or can trade them on the Carlauren Coin Exchange at market rate.

Owners
Owners who purchase rooms in Carlauren Resorts can earn coins as rental income for occupancy of their rooms by other Members. An Owner can be an active member themselves and use earned coins to stay at a resort where they don't own a room, can trade them on the Carlauren Coin Exchange at market rate or can access the guaranteed buy-back option at a price of £63 per coin.

The Carlauren Coin Exchange
Carlauren Coin Exchange provides a secure platform from which anyone can acquire Carlauren Coins.
This is a peer to peer exchange where buyers trade coins directly with sellers. Carlauren securely facilitates the exchange and ensures buyers receive their coin into a secure digital wallet and sellers receive payment. Carlauren takes no fee or derives no benefit from the trade.

Initial Coin Offering
The Carlauren Coin Exchange also provides a facility for any buyer to purchase coins released by Carlauren as part of the Initial Coin Offering and further provides the facility to sell coins back to Carlauren if they wish to utilise the buy-back guarantee.

Safe & Secure Investing
All Carlauren Coins purchased are stored in a secure digital wallet within a personal account. All buyers will have access to their personal account via the Exchange website and App. Members will further be able to view and access their wallet and all Member services via the Carlauren Members' portal.

Trading on the Carlauren Coin *Exchange*

The coin *exchange* exists to provide a *secure* platform from which Carlauren Coins can be bought and sold.

Become an Account Holder

Every individual who wishes to buy, sell or otherwise acquire Carlauren Coins must become a registered account holder with Carlauren Coin Exchange. This includes Members, who will be registered as part of the membership welcome process, Owners who will earn coins and Individuals who wish to participate in coin trading.

Storage & Access of Funds

Each account holder will then be provided with a unique secure digital wallet, in which their coins are stored.

Secure

Secure payment mechanisms will be avilable through the Coin Exchange in order to send and receive funds for the acquisition or sale of coins.

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TRANSACTION
PROTOCOLS

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All coins transacted, at any time, will be transacted through the Carlauren Coin Exchange.

Buying: Members

Members purchasing their Carlauren Coin allocation will buy via the exchange as a simple secure online transaction using the payment card of their choice.

Buying: Non–Members

Non-members seeking to buy Carlauren Coins will only be able to buy them if they are for sale. If they are offered for sale by Carlauren, purchasing will be via the exchange as a simple secure online transaction using the payment card of their choice.

Peer-to-peer Transactions

If they are offered for sale by another owner of Carlauren Coins, they are traded through a Peer to Peer transaction. Such transactions are managed via the Exchange but for buyer and seller protection, utilise the facility of a regulated payment service.

Selling

When Carlauren Coins are sold by any coin holder, the proceeds of sale are transferred to them by a regulated payment intermediary that sits between seller and buyer.

The *Technology* Behind Carlauren Coins

The Blockchain

Over the last decade, 'blockchain' has become a significant technological revolution. Many companies and organisations are utilising block-chain technology as a method of improving security and increasing efficiency in business processes.

The blockchain is a form of ledger that permanently records transactions between two parties without requiring third-party authentication. Although simple in nature, this creates an extremely secure and efficient transaction process. Block-chain is often referred to as "distributed ledger technology" or DLT for this reason.

Cryptocurrencies & Tokens

The application of block-chain to cryptocurrencies is one way the technology can be used and is a method known as 'tokenisation'.

Cryptocurrency, or 'tokens' refer to a digital currency that ais underpinned by block-chain technology to record the transactions.

Public & Private Keys

Each individual signature is based on two keys: a private key and public key. These keys are a string of numbers. An individual only has access to the private key however, the public key is one that everyone can see in order to identify the individual. With these keys, the user has the ability to sign data such as transactional data.

How it Works

Block-chain technology uses algorithms to obscure data into hidden, or in other words, cryptic messages which give the block-chain the ability to generate digital signatures for individuals in the network.

These digital signatures are like unique handwritten signatures, but with far more inherent security, as it solves the problem of impersonation and tampering. In practice, each individual who wants to record a transaction in the block-chain must stamp the transactional data with a unique digital signature. Carlauren Coin are using the established and recognised SHA-256 algorithm to record all of its transactions.

Secure Encryption

The Carlauren Coin Exchange website itself is protected by secure encryption using SSL version 3. SSL (Secure Sockets Layer) is a standard security technology for establishing an encrypted link between a server and a client, where the server is typically a web server and the client is typically a browser or mail client.

SSL allows sensitive information such as credit card numbers and login credentials to be transmitted securely.