

## **EVO FAQs & Terms and Condition**

### **1. What is EVO?**

EVO is an equity investment smart contract. Smart contract defined as an electronic version of contract which has been authorized by professional lawyer and transforming into intellectualization contract. Once investor purchase an equity, they can perform the equity under a smart contract.

### **2. What is an equity investment smart contract?**

The smart contract is integrated with blockchain technology to record the interest hold by the investors. The investors will obtain Gene, and Gene will stored into Gene e-wallet to identify the amount of investors' holding. Smart contract will provide the fastest transaction and transfer. The record in smart contract cannot be tampered with compare to traditional contract, thus this improve the security of the contract.

### **3. What is GENE? How many stages is GENE launch?**

GENE will ongoing into 3 stages currently:

#### **GENE 1.0**

Launched at the end of 2019, Gene 1.0 end on June 10, 2020. The monthly profit 5% will distribute for users who purchase this project before June 10, 2020. Users of Gene 1.0 can tap to receive daily earnings, and proceed withdrawal. User allow using Gene to exchanges the GPS listed shares in Australian Securities Exchange (ASX), ownership of luxury condominium in Malaysia, Intron vouchers, jewellery etc. Other than that, all transactions of Gene 1.0 are not allowed.

In addition, Gene 1.0 can convert into HYBRID, which allowing Gene to accelerate the release of contract revenue and reduce time risk.

#### **GENE 2.0**

Launched on June 11, 2020. Every users (including new or existing users) can purchase and store Gene 2.0, and the monthly profit 4.5% will distribute for users who purchase Gene 2.0 after June 11, 2020. GENE 2.0 is allowed to transfer and send between users, but holder's account must hold minimum 10 of GENE 2.0. In addition, GENE 2.0 have surrender value according to holding period. The surrender value will be determined according to the date of the transfer transaction. Once the transfer transaction between users of Gene 2.0 is submitted, the surrender value will be suspended.

The users can tap to receive daily earnings and proceed withdrawal. In addition, user allow using Gene to exchanges the GPS listed shares in Australian Securities Exchange (ASX), ownership of luxury condominium in Malaysia, Intron vouchers, jewellery etc.

#### **GENE 2.1**

Launched on June 16, 2020. Gene 2.1 is a promotion campaign which user can get free Gene. Gene 2.1 will not possess with active bonus but user will have passive income with the

percentage according to GENE 2.0. User can tap to receive daily earnings and proceed withdrawal but transfer, send or surrender Gene are not allow.

The conversion rate of Gene 2.1 will be based on the conversion rate displayed on system, and each account can only hold up to 1,000 Gene 2.1. In addition, when the rate of return reached 120%, Gene 2.1's original capital will become zero.

It should be noted that the free Gene 2.1 obtained from the new registration campaign requires a minimum of 100 Gene 2.0 upgrades or activations in the same account within 30 days. Otherwise, Gene 2.1 obtained from this new registration will be zeroised.

### **GENE 3.0**

Launched on December 1, 2020, all new or existing users can purchase Gene 3.0, and users will receive the profit distribution 18% in one year. Users of Gene 3.0 can transfer or send Gene, but they must hold a minimum of 10 Gene 3.0. In addition, Gene 3.0 has a surrender value based on the holding period. The surrender value will be determined based on the transfer transaction date. Once the transfer between users is submitted, the surrender value will be suspended.

Users can also receive daily income and proceed withdrawal. Other than that, users can redeem the shares of GPS listed companies in Australia, the ownership of luxury condominium in Malaysia, Intron vouchers, jewelry etc.

In addition, Gene 3.0 can convert into HYBRID, which allowing Gene to accelerate the release of contract revenue and reduce time risk.

### **Gene 3.1**

Gene 3.1 is the outcome obtained by users who participating in the HYBRID. Gene 3.1 will maintain the contract period of 3 years, and the income distribution of each year will be 18%. Users of Gene 3.1 can transfer or send Gene 3.1, but they must hold a minimum of 10 Gene 3.1.

Users will receive daily income and make withdraw. In addition, users can use Gene 3.1 to exchange shares of GPS listed companies in Australia, the ownership of luxury apartment in Malaysia, Intron vouchers, jewelry etc.

#### **4. What is the difference between Gene and Evo?**

Gene is allocated according to the amount of equity held by holders in the EVO equity investment smart contract. It can provide holders priority to gain profit.

#### **5. What type of investment EVO refer to?**

EVO is an equity investment. It is a capital investment project, not a saving project. It classified as invest money in a high esteemed company and get in return.

#### **6. What is Gene? Is it something like Bitcoin?**

No. Gene is a smart contract use and manage by a more secure and transparency blockchain technology as a method of recording.

**7. What is the method of subscribing Gene 3.0?**

The way to purchase Gene 3.0 is:

- i) 80% USDT with 20% C-credit
- ii) 100% USDT
- iii) 100% G-credit

**8. What is the company equity that user holding?**

User holding equity namely, GPS Alliance Holdings Limited (GPS), which is the listed company in Australian Stock Exchange (ASX) that EVO is corporate with.

**9. Can user trading immediately after exchanging GPS equity? Where to sell and how to operate?**

Once Gene is request for exchange GPS equity, user will obtain GPS equity transfer through BOARDROOM. Equity transferred can request transfer to the stock exchange and trading. Example of stock exchange: Philip securities, RHB securities, Maybank Securities, etc.

**10. Gene can be converted into luxury condominium in Malaysia, where is the luxury condominium? What is the exchange method? Can it be exchange by using 100% Gene?**

Currently we offer two type of condominiums as the exchange target, 280 PARK HOME and The Face Suite. Once request using GENE convert to property ownership, the LLP contract will be adopted. 1 GENE equal to MYR 4. If you own 10,000 GENE, the property ownership that can be converted is equal to 40,000 MYR. If the value of the property is 2 million, then investors can obtain 2% of ownership.

**11. Gene can exchange to a luxury condominium. The condominium is the type of investment or kind of purchasing a house?**

LLP is use to allocate property ownership. LLP is similar to a company. LLP is a company that owns house, and distributes the percentage of holding equity according to the Gene of user holding. If LLP sells the house, the equity holders will be allocating the amount according to the % of the holding equity.

**12. Can we visit to the luxury condominium? Any details?**

Yes, you can. You need to make an appointment with the company's business development team.

**13. What is the brand of jewellery can Gene exchange for? Where and how to exchange?**

Gene user can exchange through APP. Calculation method and products will be displayed in the APP.

**14. How does Gene build to provide profits for investors?**

Gene shares part of the profits with investors through its projects including real estate investment, capital market investment, EVOLET and Intron which create profits and value.

**15. What are the risks of this investment?**

There are risks in every investment, including the operation and longevity of the project. Investment is not a saving; investors should understand that it is long-term and might suffer losses. But EVO has reduced risk for investors. First, the company's share the monthly profits with investors. Investors can exchange company assets including listed company shares, real estate and other company-owned products with Gene.

**16. What if the exchanged equity not able to sell?**

The transactions in the capital market are based on buyer and seller. Generally, buyer willing to purchase when the price is low. Long-term holdings while waiting for the company's development will bring greater benefits.

**17. What is the benefit of GENE?**

Gene can allow user to collect income daily (G-credit). You can withdraw G-credit via USDT or cash or evolet.

**18. What is USDT? How to apply? Any charges?**

USDT is a US dollar coin of digital currency, you need to register USDT wallet yourself, no any charges required.

**19. Can user transfer funds directly from USDT wallet to bank account? How to operate?**

There are many different exchanges on the market that can be traded. User is recommended access to Huobi.com or REMITANO for direct fiat currency trading.

**20. What is FIAT? How to apply? Any charges?**

FIAT is a legal currency, a currency recognized by governments from various countries.

**21. How to apply EVOLET?**

Please browse into <https://evolet.io/>, follow the steps, download EVOLET APP and apply for MASTER Card.

**22. EVO create Evolet through Gene financing, so what type of project is Evolet?**

EVOLET is a mobile app that focusing on the foreign worker market. According to statistics, the number of foreign workers in Malaysia reaches 10 million, and Evolet targets 1 million users to remittance money to their country monthly through app. Evolet earns a minimum RM10 processing fees, 1 million x RM 10 = RM 10 million, and Gene allocated the company's income to the holders. User can also pay miscellaneous fees, top up phone bill through Evolet, which is also Evolet revenue.

**23. What benefits does Evolet give to user?**

Users can make remittance, pay miscellaneous fee, and top up phone bill anytime, anywhere with the Internet around. Evolet feature with a MASTER card, therefore any ATM with MASTER logo in the world can make withdraw.

**24. Why do company launch a high return investment plan although already own a good project?**

EVO's plan is phased, and it only offer 40-60% annual return when EVOLET is launched in the early stage. The return of EVO will gradually decrease. Once the company has sufficient funds then EVO's plan will be stopped.

**25. What is Intron?**

Intron aim to create a mutually beneficial service APP, Intron allow users to exchange cash voucher anytime, which also help merchants to increase customer volume and expand their business.

**26. Intron and EVO are under the same company?**

Intron is an independently operated company, but Intron is a strategic partner associated with EVO.

**27. Can the withdrawal of G-credit fully in cash or USDT? Can user sell or transfer Intron to other user?**

No. The withdrawal will generalize 20% into Intron wallet, and it is not allowed to sell or transfer to another user.

**28. Any requirement to join Gene?**

First of all, you must make sure that you are investing in equity and able to take risks. Read and understand about EVO projects. You can start to download the APP and register once you understand. You must have a mobile phone number and consult your referral to activate your account.

**29. Apart from withdrawal, anything else can exchange with Gene?**

- First: Australian Securities Exchange (ASX) listed shares, company named GPS.
- Second: Malaysia luxury condominium, transfer assets under asset ownership contract.
- Third: Intron, online and offline discount voucher.
- Fourth: Jewellery and supplement products.

**30. What is the function of G-credit?**

- First: **Withdrawal**
- Second: **New account activation**
- Third: **Send G-credit**  
User may send G-credit to other Gene account by scanning QR code / entering G-credit wallet address.
- Fourth: **Deposit G-credit**  
User can transfer their G-credit to other user through the deposit function into G-credit wallet address or QR code.
- Fifth: **Convert G-credit**  
User can convert G-credit into Gene. User will upgrade Gene package quota through this action.

**31. What are C-credit?**

C-credit are credit used to develop market, introduce investors to join Gene. When new investor wants to join Gene, you can use C-credit to open an account for him. He can purchase C-credit from you and pay the relevant amount.

**32. What is the expected return on Gene?**

Estimated 42% earning annually. The five years contract yields a total profit of 210%. At the end of the five-year period, the principal will be converted into attractive and strategic assets.

**33. Will the company policy change during these five years contracts?**

EVO will launch different type of contracts according to the Gene sold. The new contract will not affect the old contract. Five years is the highest contract period, and users can exchange other assets within these five years.

**34. Do Gene package limit a minimum entrance?**

No limit, even 1 USD is accepted.

**35. How to download Gene app (Android & Apple)?**

<https://download.geneapp.io>

**36. Where to check the value of Gene? 1 Gene equal to how much USD?**

The value of Gene is constant, 1 Gene equal to 1 USD.

**37. How much profit does Gene share daily?**

Gene is providing project profit of 3.5%-5%.

**38. Which country EVO company registered?**

Malaysia.

**39. If I don't want to continue to collect profit with Gene, can I transfer it?**

Gene is transferable, but the system will charge 10% admin fee. Thus, only 90% of Gene will be received in the recipient account.

**40. Is Intron equal to cash?**

No, only cash voucher of merchant in Intron app can be exchange.

**41. Can I convert cash voucher into cash? Where to use?**

Cash voucher cannot convert into cash, it is for discount purpose and must be use at the participate merchant.

**42. How many merchants does Intron have?**

Currently we are recruiting merchants, you can introduce to us if any merchant wishes to join.

**43. I am an elderly people who don't use smartphone and no email. Can I still join?**

You can contact customer service, and the customer service will provide you with the relevant operation methods.

**44. I need money urgently and wish to quit but can't find a new user to purchase my account.**

**Do company provide reclaim account service?**

Company will not reclaim account but may offer to seek for a new user according to the user's requirements.

**45. Can we visit to the listed company? What is the company address?**

GPS is a Singapore-based company which is listed on the Australian Securities Exchange (ASX), for more information please visit to the website.

**46. Is there any course for users to learn the app or the investment plan?**

You can log into Gene website, download APP user guide and EVO information.

<https://geneapp.io/Home>

**47. What is HYBRID?**

HYBRID, it combines the pulse of the entire enterprise, business expansion of the company, company's investment, and the overall data will be presented in the comprehensive market rapid exit (HYBRID) chart. Fully transparent data grasps the confidence of investors and allows the market to master the latest information sharing data. These data will encourage Gene to have a better cycle.

**48. Does joining Gene mean joining HYBRID? Do I need to apply in order to join HYBRID?**

No, users need to select "Convert to HYBRID" button on the mobile application page of Gene 3.0 to formally join and convert to HYBRID.

**49. Do I compulsory to join HYBRID after joining Gene 3.0?**

No, users can choose to join Gene 3.0 and enjoy the benefits of Gene 3.0.

Alternatively, users can also choose to join the HYBRID to enjoy the benefits of the HYBRID.

**50. How does HYBRID obtain income?**

The total return of Gene in 3 years contract is 108%, and due to rapid exit of the comprehensive market (HYBRID) as a turbine concept, which allows Gene to accelerate the release of revenue and shorten the time risk to achieve greater benefits. In addition, the promotion also greatly increases the promoter's benefit and right, making the whole process a win-win situation.

**51. Will there be any passive interest while HYBRID in process?**

HYBRID does not generate any revenue while it is in progress.

**52. What are the benefits of converting to HYBRID?**

The equity purchased by users using GPT will be multiplied, this will fasten up the return.

**53. What are the requirements for Gene to convert HYBRID?**

The user must hold Gene 1.0 or Gene 3.0 in order to perform the conversion.

\*\*Only GENE 1.0 and GENE 3.0 are allow to convert to HYBRID.

**54. Is there any minimum amount for convert to HYBRID?**

The minimum amount of Gene 1.0 or Gene 3.0 to participate in HYBRID is 100.

**55. What will I get if I convert to HYBRID?**

For example: if you hold a total of 10,000 Gene 1.0 or 3.0 to join HYBRID, you will get:

First: 10,000 C-credits

Second: 5,000 GPT

**56. How can I use the GPT?**

GPT can purchase equity and equity can be multiply. User can do the purchasing in the Gene app.

**57. Can I still obtain Gene after complete the HYBRID?**

Users will get Gene 3.1 after HYBRID is completed.

**58. Can I surrender in the middle of participating HYBRID?**

No. Users who participated in HYBRID are not allowed to surrender during the Hybrid progression.

**59. Can Gene 3.0 account and HYBRID account transfer to other users?**

The Gene in Gene 3.0 account can be transferred to others but the HYBRID account is not allowed to transfer.

**60. If I convert all of my Gene 3.0 to HYBRID, can I still get passive income for Gene 3.0?**

No, but you will get profits faster and reduce your time risk by participating HYBRID.

**61. If I have 20,000 Gene 1.0, can I use 10,000 Gene 1.0 convert to HYBRID?**

No, each user is only allowed to convert maximum 1000 of GENE 1.0 to HYBRID.

**62. If I have 20,000 Gene 1.0, 1,000 converted to HYBRID, will the passive income of Gene 1.0 calculate based on 19,000 or 20,000?**

Passive Income Distribution will calculate based on your remaining GENE 1.0 quantity.

**63. If I have 20,000 Gene 3.0, can I only choose to convert 10,000 Gene 3.0 to HYBRID?**

Yes. Users can choose to convert with the desired Gene 3.0 (not less than 100). You will get Passive Income based on your remaining GENE 3.0 quantity.

**64. How much does it need to be multiplied in order to release Gene 3.1?**

Gene 3.1 can be released by multiplication of 1 time or more or up to 5 times.

**65. How long will it take to achieve multiplication of 5 times?**

It needs to be determined based on the company's total performance growth.

**66. Does the total performance refer to Gene?**

No, instead of Gene only, the total performance includes EVOLET, real estate, equity and other investment projects in the financial/ technological fields that company involve in.

**67. How does the company guarantee that HYBRID target performance will be achieved?**

Company will contribute 30% of the profits gained from investing in the stock market, currency, and foreign exchange for repurchase HYBRID.

**68. Does the company open courses or online courses to introduce on Gene 3.0 and HYBRID?**

Yes. Courses schedule can be inquired from customer service careline.