

Kinc User Guide

Kinc is a real asset-backed lending platform that connects USDT holders with short-term funding needs in the duty-free distribution process. Beyond a simple yield-generating platform, it offers new possibilities in the duty-free distribution market. For investors, we provide safe and high returns while offering opportunities for value investment that contributes to society. For fundraisers, we help resolve funding difficulties and establish a foundation for business expansion. Through blockchain technology, **Kinc** builds a transparent and efficient system, creating an environment where both investors and fundraisers can grow together.

COMMON

Investment process

1 UPCOMING

You can review all product details before the funding starts. This includes investment duration, expected returns, and collateral information.

2 FUNDING

The funding phase has begun. You can participate in the investment with your desired amount in USDT.

3 STAKING

Once funding closes, staking starts automatically. During the staking period, you'll earn LP tokens daily as proof of your investment.

4 UNSTAKING

You can receive accumulated LP tokens as rewards during the staking period. During this period, buyers who purchased collateralized products from fundraisers deposit their investment funds into the contract.

5 SWAP

Investors who have completed unstaking can swap their LP tokens for USDT.

6 CLOSED

All unstaking has been completed and the investment product has ended.

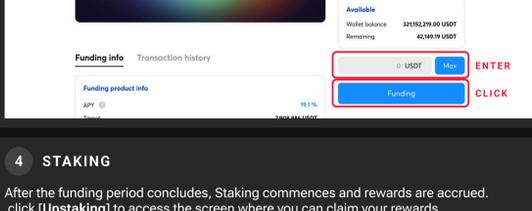
INVESTOR

Kinc is the optimal investment platform for USDT holders. By utilizing USDT, a stablecoin with reliable value, you can earn high interest returns of up to 20% APY within a short period of 20-45 days. All processes are transparently operated through smart contracts on the blockchain.

How to invest

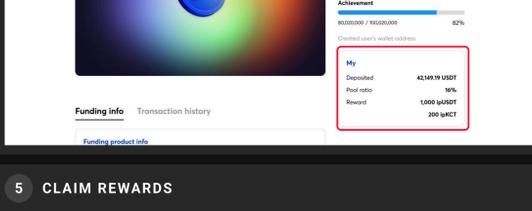
1 CONNECT WALLET

Click [Connect Wallet] to connect your wallet with Tronlink.
* Tronlink needs to be installed from the Chrome Web Store.



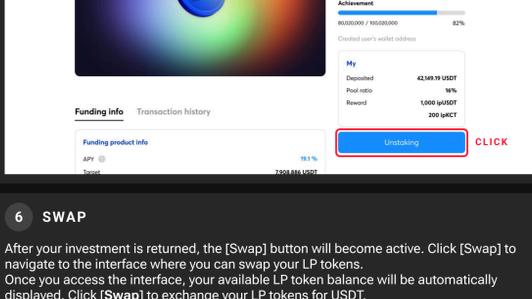
2 VIEW FUNDING PRODUCTS

Click the [View Detail] button for details on products currently being funded.



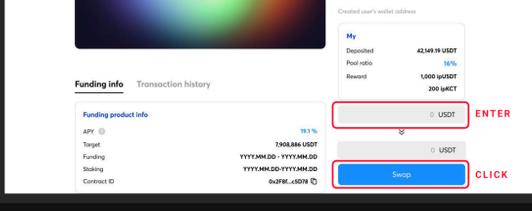
3 FUNDING

Clicking [Funding] will direct you to the available investments tab. In that tab, enter the amount you wish to invest and click the [Funding] button.



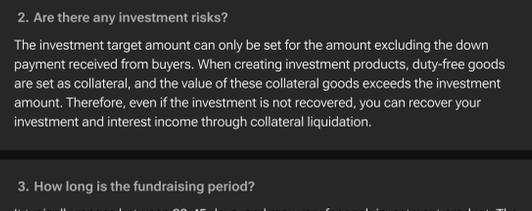
4 STAKING

After the funding period concludes, Staking commences and rewards are accrued. click [Unstaking] to access the screen where you can claim your rewards



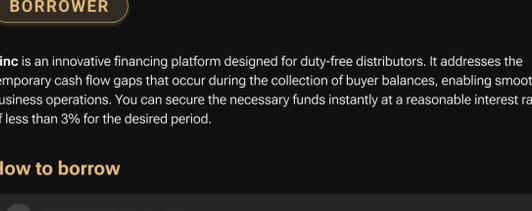
5 CLAIM REWARDS

Once the Staking period is over, click [Unstaking] to access the screen where you can claim your rewards



6 SWAP

After your investment is returned, the [Swap] button will become active. Click [Swap] to navigate to the interface where you can swap your LP tokens. Once you access the interface, your available LP token balance will be automatically displayed. Click [Swap] to exchange your LP tokens for USDT.



FAQ

1. How are returns paid?

Returns are paid in LP tokens that verify your investment after the staking period ends. Returns are paid in bulk along with the principal, and the received LP tokens can be swapped for USDT.

2. Are there any investment risks?

The investment target amount can only be set for the amount excluding the down payment received from buyers. When creating investment products, duty-free goods are set as collateral, and the value of these collateral goods exceeds the investment amount. Therefore, even if the investment is not recovered, you can recover your investment and interest income through collateral liquidation.

3. How long is the fundraising period?

It typically ranges between 20-45 days, and may vary for each investment product. The exact duration can be found in the detailed information of each investment product.

4. What is the expected return rate?

We provide an annual return rate of around 20%, calculated based on the actual investment period. The exact rate can be found in the detailed information of each investment product.

BORROWER

Kinc is an innovative cash flow financing platform designed for duty-free distributors. It addresses the temporary cash flow gaps that occur during the collection of buyer balances, enabling smooth business operations. You can secure the necessary funds instantly at a reasonable interest rate of less than 3% for the desired period.

How to borrow

1 CONNECT WALLET

Click [Connect Wallet] and connect your wallet using Tronlink.
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2 CREATE FUNDING

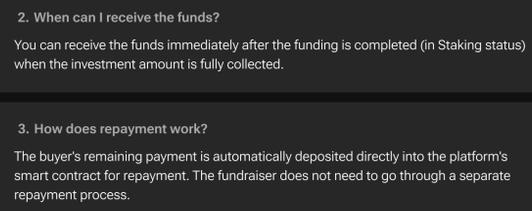
Click [Create Funding] to navigate to the screen for creating a new funding opportunity. Once there, fill in all the required information and click [Create] to launch the funding campaign.

* Ensure you enter the buyer's wallet address accurately, as this cannot be changed after creation. This is the address that will receive the remaining balance.

* The funding participation period (or fundraising period) is the timeframe during which investors can contribute funds.

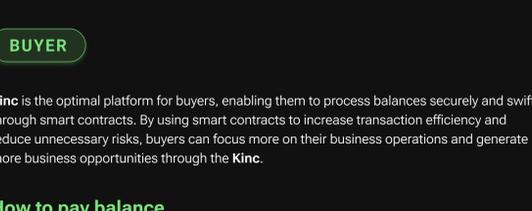
* The staking period is when the raised funds are used (e.g., for project development or other purposes), and the returns for investors are calculated.

* After all periods have concluded, investors can withdraw their initial investment plus any earned returns.



3 FUNDING PRODUCT CREATION COMPLETE

You can view your newly created funding campaign on the Home page.



FAQ

1. Is there a limit to the amount of funding available?

The funding limit can be set based on the buyer's remaining payment amount as specified in the contract with the buyer.

2. When can I receive the funds?

You can receive the funds immediately after the funding is completed (in Staking status) when the investment amount is fully collected.

3. How does repayment work?

The buyer's remaining payment is automatically deposited directly into the platform's smart contract for repayment. The fundraiser does not need to go through a separate repayment process.

4. What happens if the buyer fails to make the remaining payment?

The collateral recovery process, which was set during the creation of the investment product, may be initiated.

BUYER

Kinc is the optimal platform for buyers, enabling them to process balances securely and swiftly through smart contracts. By using smart contracts to increase transaction efficiency and reduce unnecessary risks, buyers can focus more on their business operations and generate more business opportunities through the **Kinc**.

How to pay balance

1 CONNECT WALLET

Click [Connect Wallet] and connect your wallet using Tronlink.
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2 SELECT THE PRODUCT

Click the [Payment] to proceed with the payment for the product. If there are multiple products, they will be displayed sequentially.

3 PAY THE BALANCE

Check the amount due and the balance in your wallet. Ensure that you have sufficient balance as the full amount must be paid at once. Click the Payment button to submit the balance, completing the purchase settlement. This process is securely managed via smart contracts.

