1. **What is 7Seconds?**

7Seconds is a decentralized global credit marketplace that allows customers to instantly select a loan offer with the best terms and interest rate. We are the only blockchain-based credit marketplace that rewards good-faith borrowers and also partially compensates banks' risks. 7Seconds features a system of centralized assessment of borrowers that improves overall efficiency of lending.

2. **Why do we think it is important?**

Today, borrowers pay high interest rates because of the inefficiency of the banking industry.

3. **Does 7Seconds provide loans?**

No, we don't provide loans. We help borrowers to get the best loan terms from banks and microfinance institutions (MFIs). And we do it very fast.

4. **How does 7Seconds use blockchain?**

An immutable decentralized system can solve such issues as conflicting data from various sources and massive requests from different organizations for a single credit transaction. The absence of a single administration center makes blockchain suitable for carrying out reliable outsourcing assessment (scoring), based on information obtained from various sources.

5. **How does 7Seconds work?**

A customer fills out a short loan application form that is automatically complemented with other data. The form is subsequently sent to all of 7Seconds' financial partners. The customer will get the first loan offer within 10 seconds. Thanks to 7Seconds' partnership with more than 10 banks and MFIs, which deal with different risk segments, the probability

of rejection is significantly reduced. The customer receives several offers and chooses the best one.

6. What companies already use 7Seconds?

E-commerce platforms of various sizes, online stores and banks in Russia and abroad have expressed interest in 7Seconds' solution. Such companies as Panasonic, Samsung and Raiffeisen Bank are already integrated or in the process of integration. Signed agreements are available in the "Documents" section of the website 7seconds.io

7. When is the token sale?

The start of 7Seconds' public token sale will be announced later.

8. What is the hard cap and soft cap?

The soft cap is $3,000,000 and the hard cap is $45,000,000.

9. What is the token price?

The price of CRET token is $0.1.

10.   What is the utility of CRET token?

7Seconds' CRET tokens can be used for:
Risk Management Program
- to reward borrowers who have meet all requirements of Risk Management Program;
- to compensate lenders' uncertainty risk.

Payments
- borrowers can repay loans;
- borrowers can pay for goods at partner shops.

Data analysis
- lenders can pay for data analysis and scoring.

11.   What will happen with unsold tokens?

Unsold tokens will not be generated. The exact number of generated tokens will depend on the amount of money raised in the ICO.

12. Why do I need to register?

Lending is one of the most heavily regulated fields, and we want to make sure that we fully comply with KYC requirements.

13. How can I register?

You can register by following this link - http://7seconds.io/get-waitlisted.html

When registering, you will be asked to review the Terms and Conditions and the Privacy Policy. You will also need to provide an Ethereum wallet address, after which you will be asked to identify yourself and go through the KYC procedure.

14. Where can I find my Ethereum wallet address?

An Ethereum wallet address is a public wallet address. If you use MetaMask plugin, your Ethereum address can be found as an account (it starts with 0x).
Please, make sure that your Ethereum address is suitable for receiving and transferring tokens. Don't register with addresses from exchanges or smart contracts that can't move tokens.
Standard Ethereum clients and normal wallets holding addresses where you are in control of the private key, such as Parity, MyEtherWallet, MyCrypto or Jaxx, are fine.