



# Cryptocurrency... Decrypted!

## What is an ICO?

Initial coin offering

ICOs are a form of fundraising, similar to crowdfunding, in which companies sell digital tokens or coins to finance their ventures.



## ICO Risks

### Potential for fraud:

Due to their very nature, ICOs are fertile ground for fraud.

### Lack of reliable information:

Does not require formal disclosure, such as who is behind the ICO and how the money raised will be spent.

### High failure rate:

There are risks associated with ICOs given that many are solely based on an idea, not a proven business model.



## ICO Terms

- Token generation event ● New blockchain project ● Token pre-sales ● Crowdsales
- SAFT (simple agreement for future tokens) ● STO (security token offering) ● Airdrop



Like any purchase, if you don't fully understand the risks, don't get involved!

**Your power as an investor starts with information**

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