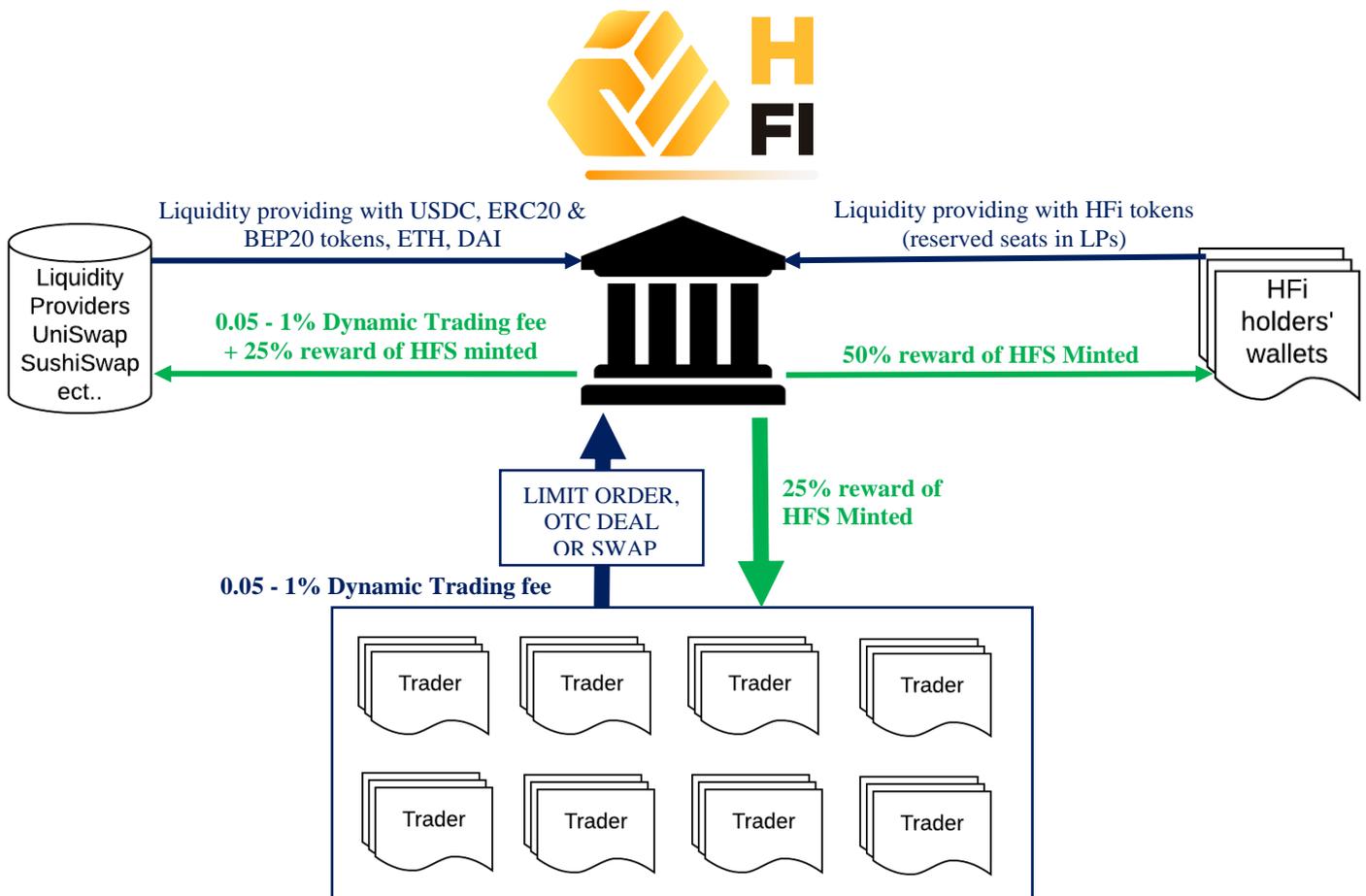# HFS - HolderSwap

HFi builds an innovative plugin platform to enhance any DEX features on the Ethereum and BSC Networks with **4 exclusive services**:

• HolderSwap OTC Desk – (please read the OTC explainer document on our website)

• HolderLimit protocol – Order Limits with charting, metadata structure & automated arbitrage trading.

• Dynamic trading fee adjustment – (Rewards HFi holders, Traders & Liquidity providers)

• Liquidity providing cap – (Incentivize HFi holders with reserved seats for LP)

The utility token HFS for HolderSwap token rewards all HFi holders as well as our platform users'. HFS will be listed on PancakeSwap at the official launch event (April 2021).

I.   HolderLimit protocol

The current issue with many DEXs is that traders must constantly follow the charts to be able to push their trades with precise timing. Inspired by the CEX orders book system, HolderSwap is building HolderLimit protocol to provide the possibility for traders to place their trade orders into a book. The trades are automatically checked in the smart contract, once the trade is profitable, any user in HolderSwap platform can execute a trade on Uniswap in the name of the trade owner and earn fees (each executor users can set his own execution fee %).

The main issue and required feature in the current decentralized trading is to get a well-designed simple and efficient platform to place order limit trades GAS FREE and stop loss orders on exchanges. There is currently no such platform on the market.
At Holder Finance we are dedicated since early October to develop such a platform.

HolderLimit protocol in details:
- A **secured and decentralized** solution already available on our beta product. The code has been certified and audited by CTDsec, our security audit partner firm.
- The **official HolderLimit** Dapp will be launch in mid-March with charting and a simple and efficient UI.
- We will implement in May a **metadata infrastructure** which will benefit to both Trade owners as well as Trade executors by removing the gas fees for the Trade owner and permitting batched transactions signing to Trade executor, lowering gas fees and providing a more profitable execution reward fee.
- In April/May we will implement an **Automated Arbitrage Trading** solution among several DEXes such as Uniswap, SushiSwap, Balancer, Mooniswap, etc…
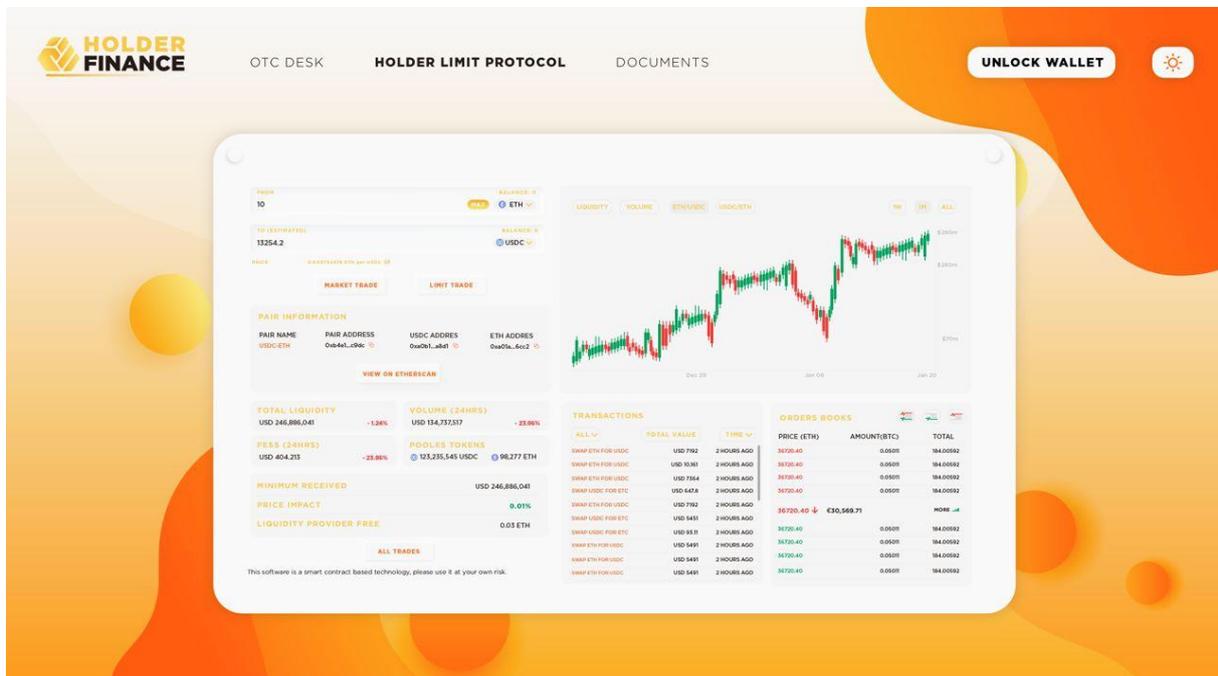
II.   Dynamic trading fee adjustment

The trading fees vary among different CEXs (Centralized Exchanges) according to the monthly volume of trades for each trader.

Trading Fee | Margin Borrow Interest Rate | USDT-Ⓜ Futures Trading Fee Rate | COIN-Ⓜ Futures Trading Fee Rate | Deposit & Withdrawal Fees | C

Cumulative 30-day trading volume and average 24-hour holdings are automatically calculated daily at 00:00 (UTC). User VIP level and fee rates are updated daily at 02:00 (UTC) to correspond with the fee schedul ...... More   What does "Maker/Taker" mean? | Refer Friends to Earn

Level	30d Trade Volume (BTC)	&/or	BNB Balance	Maker / Taker	Maker / Taker 🔸 BNB 25% off	Maker / Taker 🔸 BNB x Referral 25% off x Kickback 20%
VIP 0	< 50 BTC	or	≥ 0 BNB	0.1000% / 0.1000%	0.0750% / 0.0750%	0.0600% /0.0600%
VIP 1	≥ 50 BTC	&	≥ 50 BNB	0.0900% / 0.1000%	0.0675% / 0.0750%	0.0540% /0.0600%
VIP 2	≥ 500 BTC	&	≥ 200 BNB	0.0800% / 0.1000%	0.0600% / 0.0750%	0.0480% /0.0600%
VIP 3	≥ 1500 BTC	&	≥ 500 BNB	0.0700% / 0.1000%	0.0525% / 0.0750%	0.0420% /0.0600%
VIP 4	≥ 4500 BTC	&	≥ 1000 BNB	0.0700% / 0.0900%	0.0525% / 0.0675%	0.0420% /0.0540%
VIP 5	≥ 10000 BTC	&	≥ 2000 BNB	0.0600% / 0.0800%	0.0450% / 0.0600%	0.0360% /0.0480%
VIP 6	≥ 20000 BTC	&	≥ 3500 BNB	0.0500% / 0.0700%	0.0375% / 0.0525%	0.0300% /0.0420%
VIP 7	≥ 40000 BTC	&	≥ 6000 BNB	0.0400% / 0.0600%	0.0300% / 0.0450%	0.0240% /0.0360%
VIP 8	≥ 80000 BTC	&	≥ 9000 BNB	0.0300% / 0.0500%	0.0225% / 0.0375%	0.0180% /0.0300%
VIP 9	≥ 150000 BTC	&	≥ 11000 BNB	0.0200% / 0.0400%	0.0150% / 0.0300%	0.0120% /0.0240%

Just to use Binance as an example, you can see from the table above shows that the trading fee decreases proportionately to the trader's monthly volume (VIP Status*). This means that the minimal trading fee of 0.012% per trade is charged only if the trader does more than 150,000 BTC of monthly trading volume.

We think that this system is unfair as it is only beneficial to "whales", therefore, we are developing the "Dynamic trading fee adjustment" feature in HolderSwap. The trading fee is calculated according to the volatility of each asset which is significantly more equitable.

This service provides a dynamic trading fee for each trade according to the price movement occurred in several time frame snapshots (24h, 3 days, 7 days). The dynamic trading fee algorithm sets the trading fee from **a low value of 0.05% to a maximum value of 1% fee**.

Source: https://www.binance.com/en/fee/deposit

III.   Liquidity providing cap

	Name	Liquidity ↓	Volume (24hrs)	Volume (7d)	Fees (24hr)	1y Fees / Liquidity ⓘ
1	USDC-ETH	$634.83m	$32 415 396	$320 065 174	$97 246	+5.59%

Top Pairs

As you will notice on UniSwap or SushiSwap; (https://info.uniswap.org/token/0xa0b86991c6218b36c1d19d4a2e9eb0ce3606eb48) , every liquidity provider is rewarded with a fee as daily interest to incentivize them to add liquidity in the DEX. This daily reward is calculated as follows:

1USD invested as liquidity providers = (24h volume pairs)*(UniSwap fixed fee of 0.3%)/(total liquidity pairs)

	24h Volume for the pair	Fixed fee at 0.3%	Total liquidities for the pair	Daily ROI
UniSwap	$32,415,396	$97,246	$634,830,000	0.0153%
HolderSwap	**$32,415,396**	**$97,246**	**$60,000,000**	**0.162%**

As an example, considering the current fixed fee of 0.3% in UniSwap and the liquidity providing cap feature in HolderSwap, the ROI for a liquidity provider is as follows:

In UniSwap: For a 100 USD investment as liquidity provider, your daily fee quota is equal to 0.0153 USD and 5.59 USD yearly (5.59%).

In HolderSwap: For a 100 USD investment as liquidity provider, your daily fee quota is equal to 0.162 USD and 59.13 USD yearly (59.13%).

It is critical to know that the higher the difference (Delta) between the total of liquidity in the pool and the daily volume, the smaller the daily reward is. This is why, in our HolderSwap we are capping the total liquidity of each pool to an amount which follows the daily volume at a 2 for 1 proportion maximum. This ensures that liquidity providers receive stable daily rewards.

This total liquidity cap has a softcap of 70%, and beyond it, the liquidity provider has to lock a percentage (to be defined in a later stage by the community) of the amount he provides to the pool in HFS to be able to bring more liquidity into this pool. By capping dynamically the total of liquidity in each pool following the variations of the daily volume to keep the ratio 2 for 1, we ensure a stable and sustainable daily reward for the liquidity providers.

Liquidity providers projected rewards in HolderSwap with the dynamic trading fee feature:

| Dynamic trade fee	24h Volume for the pair USDC/HFi	Total liquidity for the pair USDC/HFi		Daily ROI	Yearly ROI
0.05%	$20,000	$40,000		0.025%	9.125%
0.10%	$20,000	$40,000		0.05%	18.25%
0.25%	$20,000	$40,000		0.125%	45.625%
0.50%	$20,000	$40,000		0.25%	91.25%
1%	$20,000	$40,000		0.5%	182.5%

Based on this projection table, the **average** reward for liquidity providers is **0.19% daily** and **69.35% yearly**. HFi Holders have a **premium access, as reserved seat** of 24H when a new LP opens.

IV.   HolderSwap – HFS tokens listing policy

In order to ensure a **perfect transparency and trust** for HFS users, HolderSwap will only list ERC20/BEP20 tokens with either a full smart contract audited by **CTDSEC** (our security audit partner) for a new token, an open source contract reviewed by our partner or already established tokens in Uniswap or PancakeSwap. Hence, HFS is ensuring enhanced safety for users to avoid any fake projects/tokens being listed on the platform.

V.   HFS - Tokenomics

HFS is the utility token of HolderSwap. By using our plugin platform through the OTC desk, Limit order or by providing liquidities to any pool hosted in our platform, users are rewarded by collecting a fraction of HFS token. They are able then to claim these tokens, and then either to sell for profit, stake them into the dedicated mining pool to earn more tokens or hold them into their wallet to bet on an appreciation of the price in the future.
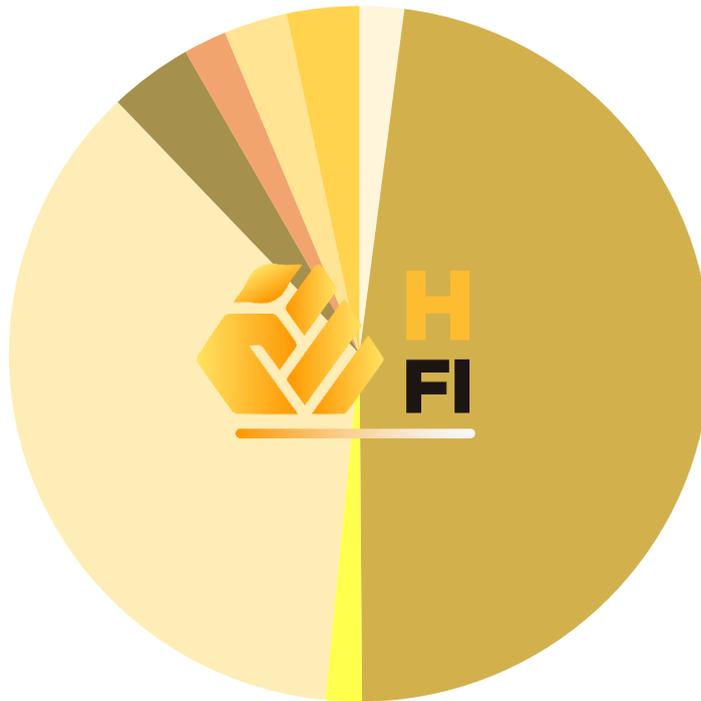
Legend:
- LGE
- Farming Program
- PancakeSwap Airdrop
- Platform Minting
- Reserve for Listing
- Ambassador Program
- Initial LP bHFS/BUSD
- IDO

LGE: 61,500 HFS   Reserve for Listing/Marketing: 94,612 HFS

Platform Minting: 1,100,000 HFS   PancakeSwap Airdrop: 50,000 HFS

Initial LP bHFS/BUSD: 88,888 HFS   Ambassador Program: 60,000 HFS

Farming Program: 1,435,000 HFS   IDO: 100,000 HFS

HFS LGE (Liquidity Generation Event) is sold out with 94,000 USDC raised.

The total supply of HFS is set to be 3,000,000 HFS/bHFS to be released over a year. A deflationary mechanism of 5% tax on each sell order prevents from a deflation of the HFS price and add a high scarcity over the long term.

HFS – New tokens minting for HolderLimit protocol

For every trade/swap, limit order or OTC trade/deal, a trading fee is applied. This fee is rewarding liquidity providers. All traders and liquidity providers mint a fraction of HFS token through their trades of HFi or HFS, or, for liquidity providers, according to their volume in each HFS/BUSD or HFi/BUSD LP. The minting rate difficulty will be increased on a weekly basis by 5% until all halving events are completed.

10%
OPERATIONS ESCROW WALLET

20%
TRADE OWNER WALLET

30%
CASHBACK

40%
TRADE EXECUTOR WALLET
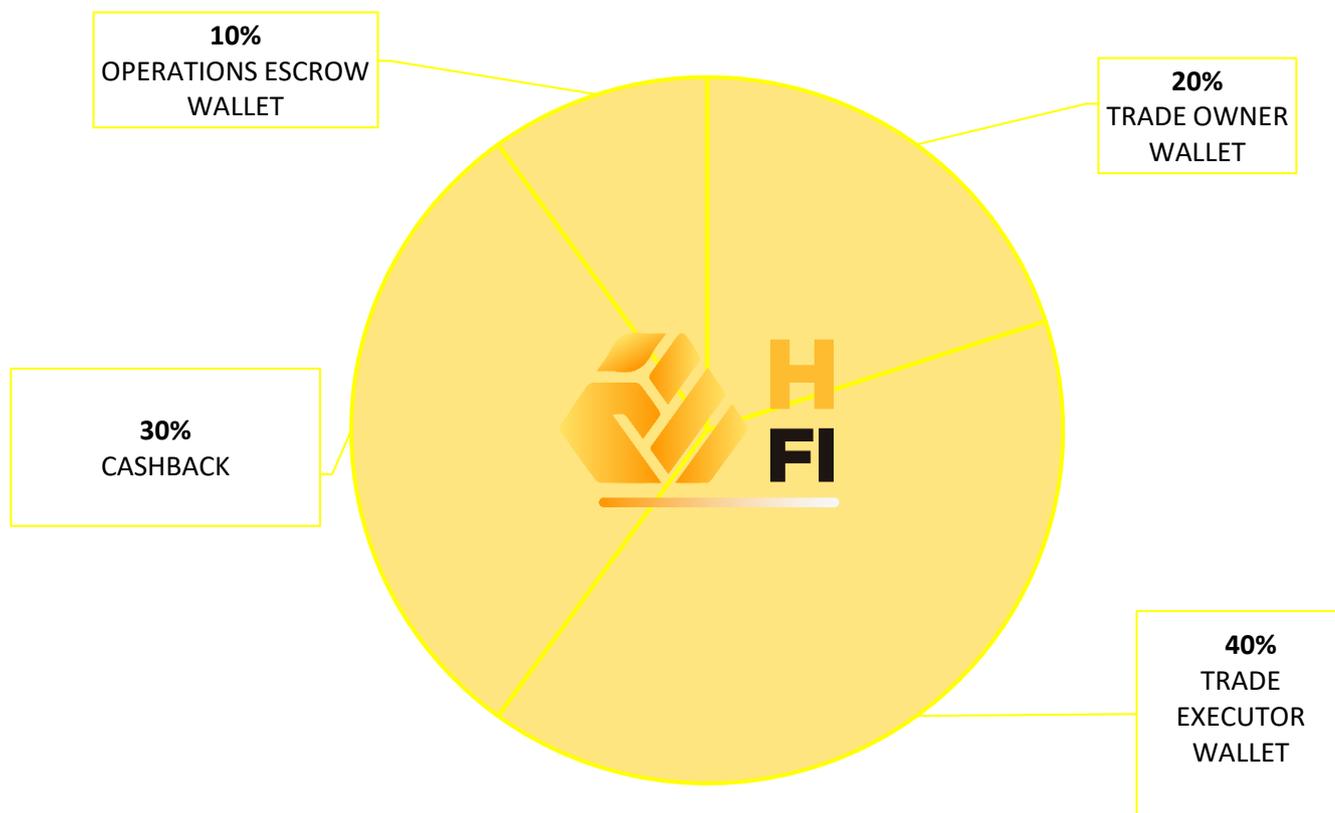
HFS is the utility/currency token which is used in the ecosystem mainly for e.g. as reward/medium of payment.

The starting rate of minting for HFS on HolderLimit is 1 HFS minted for a 100 HFS trade value or a 0.01 HFi. After the first halving event, for the same amount of trade value the HFS minted will be 0.95 and so on and so forth until 0.05 HFS is minted after the last halving event. According to the price of both HFS and HFi the needed trade value to mint HFS may varies.

As an example, the Trade owner creates an order limit on HolderLimit platform of 200 HFS (2.5$ per HFS at market price) to buy 0.2 wETH. When the trade will be profitable as the trade owner point of view (1 wETH worth at least, 2,500 USDC) the trade will appear profitable on the HolderLimit platform. When the Trade executor, executes the trade on HolderLimit platform, 2 HFS will be created in the first week:

- 0.40 HFS are available to be claimed by the Trade owner,
- 0.80 HFS are available to be claimed by the Trade executor,
- 0.60 HFS are transferred into the Cashback contract to be claimed by HFi & HFS Holders,
- 0.20 HFS are transferred into the operations smart contract.