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Putting consumers back in control of their data: New blockchain platform 'YourBlock' to launch token sale

On 15th November, YourBlock, one of the first Blockchain comparison and incentivised Personal Data storage platforms, will launch its token pre-sale to raise \$30 million to develop, test and go live with 'Dave & You' in the summer of 2018.

In an age of serious hacking risks and nuisance marketing cold calls, the YourBlock online digital filing cabinet will give the consumer much needed peace of mind and assurance by putting personal data back into the control of the individual. And with the General Data Protection Regulation (GDPR) coming into force in May 2018, the YourBlock platform will provide a solution to allow for compliance to Service Providers, avoiding possible fines of up to of €20 million or up to 4% of global revenue.

While consumers will input and manage their own data, Service Providers will upload details of plans and offers, with YourBlock operating as a two-sided piece of technology, connecting both parties with transparency and trust through Blockchain technology. By participating within the platform, there will be a fundamental change in relationship with the consumer, empowering them to shop for insurance and utilities by being in control of their data and rewarded for doing so.

This new 'privacy bank' will also close the gap on the collection of personally identifiable information (PII), which has been a serious issue with information phished on the internet, leading at times to identity theft. Zero personal data will be sold to third parties, minimising unwanted third party marketing calls, e-mails and SMS. With Service Providers inputting information, consumers will be able to directly renew, modify or cancel plans and receive tailored quotes specific to their needs, cutting out the middle man (price comparison websites).

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YourBlock will “anchor” to the public Ethereum Blockchain to prove and achieve immutability and data integrity, without making the data itself publicly visible. Currently, many legacy systems in place are built on old technology, making it difficult for the consumer to cancel or even question the service provided. YourBlock fully intends to be at the forefront of a digital revolution by creating a secure, safe and private platform.

Commenting on the platform, YourBlock Founder and CEO, Daniel Antcliff, said: “The YourBlock platform will completely change how consumers perceive data. We understand some people are unaware they are sharing personal information, and we hope to educate individuals that their data is invaluable.

As much as supporting the consumer, our platform will also help Service Providers with GDPR compliance, but also reduce costs as it removes the need for them to store data and price comparison websites. Our ambition is to make our product a reality, and with the support of the token sale participants, this will come to fruition.”

Participants of the YourBlock token sale will be able to use YourBlock tokens, YBK, to make purchases of insurance and utility products and for discounts on the services available.

The YourBlock token sale provides a means to scale out a beta pilot to launch the end user product ‘Dave & You’ in Q3 2018, with a message of championing consumer protection and opportunities for service providers to minimise on costs and time. Dave & You aims to disrupt consumer-based service industries, starting with insurance and utility services and will attempt to quickly establish itself in the UK. Plans are in place to launch Dave & You in Europe, North America, Asia, Australia and South Africa.

For more information, visit <https://yourblock.io/>. The YourBlock token pre-sale starts from 15th November and ends 12th December 2017. Main sale runs from 13th December 2017 to 31st January 2018.

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Notes to Editors

About YourBlock

YourBlock is a private ecosystem, anchored to the traditional Ethereum Blockchain, using smart-contracts to allow for the secure storage of personal data. Smart-contracts and the nature of the Blockchain technology will also allow Service Providers to upload information of available services. Both parties will meet on the ecosystem, to manage their policies (the consumer) or to provide quotes (the service provider).

About Dave & You

Dave & You will be the front facing product for consumers to access when the platform goes live. Artificial intelligence enabled Chatbot, 'Dave', will always be available throughout, to support users on the platform. Through the technological architect and algorithms of YourBlock, the more 'Dave' learns, the more he will help users. The more the consumer engages with the system, the more Dave can help find the best and relevant plans, and send renewal reminders.

The more participants of Dave & You, the better ratings of the Service Providers, helping not only the users to make a more informed choice of a service or product, but give valuable feed back to the Service Providers, to improve their offer.

About the YourBlock Token Sale

- Total token supply = 200 Million (200,000,000) YBK tokens
- 30% of YBK tokens sold to public in the token sale.
- YBK Value = \$0.50
- Hard Cap = \$30 Million
- Soft Cap = \$5 Million
- Pre sale start date: 15th November 2017 – \$10 Million
- Discount on Pre Sale YBK tokens up to 40%, minimum buy in \$15,000 – Lock in periods will apply

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- Pre sale end date: 12th December 2017
- Main sale start date: 13th December 2017
- Main sale end date: 31st January 2018

About the Team

Behind YourBlock and the vision of Dave & You sits a family of three; Daniel, Ben and David Antcliff. Between them they hold an average 25 years' experience in finance, insurance, data and system development within profitable businesses. Those businesses have turnovers in excess of £100 million per annum, operating globally, with data managed from multiple territories.

YourBlock is working with smart software development service, Gigster, to create a team comprised of the best software developers and product managers in the industry.

About YourBlock Governance

With YourBlock developing its own private blockchain to protect consumers, the team takes the safeguarding of all participants seriously. Security is one of YourBlock's core principles, and the team has taken several steps to provide the best possible governance of the token sale and protection of the platform technology. To ensure the token sale is structured and secure and to minimise breaches, YourBlock is working with professional and experienced consultants in the token sale industry, who apply best practice, as well as robust and thorough legal advice.

All steps have been taken to protect the participant, through implementing independent audits, validation of the YourBlock proposition and a secure wallet controlled and protected by an independent qualified entity.

An independent auditor has been recruited to ensure protection over the participant's funds are not jeopardised. In the event of a security breach, YourBlock, will inform participants of such and provide clear instructions.

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The benefits of YourBlock to the consumer and service provider

The YourBlock platform will offer several benefits to both consumers and service providers.

Consumer benefits:

- Financial savings by sharing commission/origination fees earned by YourBlock, through simple price comparisons and alerts, and through smart tracking of spend on services
- Time savings and convenience by only having to maintain and share a single Blockchain digital filing cabinet, and by using smart contracts for simplified claims, modifications, cancellations and renewal processes
- Higher data privacy by controlling who and when service providers get access. Limiting access to only the data necessary to offer the service
- Greater transparency on comparable services and on policy/contract terms
- The more users on the platform the greater the chance to get better deals with the service providers for their products and services

Service Provider benefits:

- Improved consumer data quality, kept up to date post on-boarding
- Automated compliance with the EU's new complex GDPR (General Data Protection Regulation) data privacy regulations
- Cost savings and improved customer experience enabled by the automation of on-boarding and claims, modifications, cancellations and renewals of policies/contracts.
- Reduced insurance fraud through automated smart contracts

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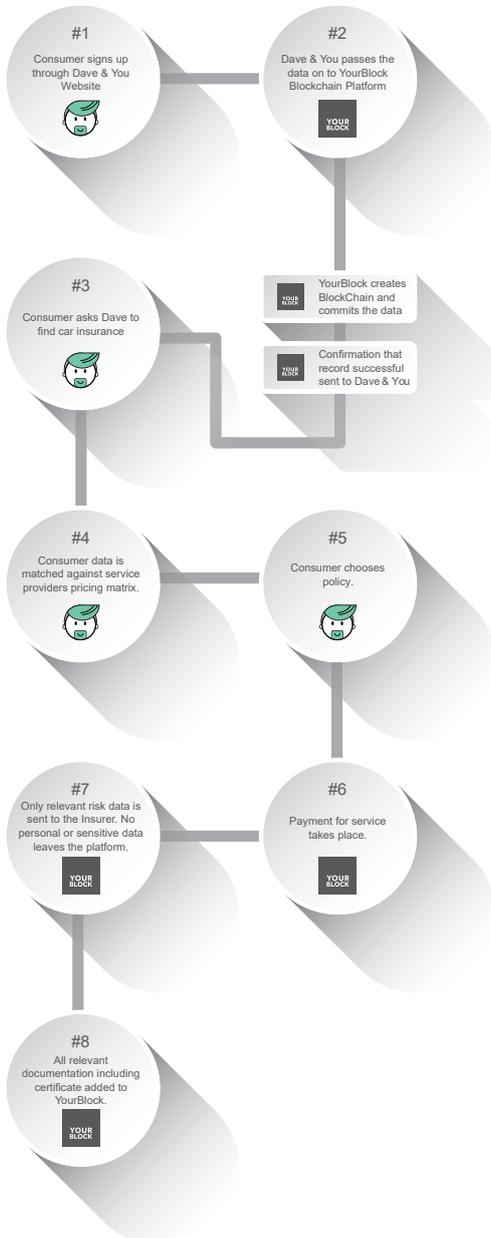
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There are several additional benefits to related parties in each industry. For example, in the Insurance space, the following parties will also greatly benefit from YourBlock: re-insurers; industry watchdogs; brokers; regulators and law enforcers.

YourBlock vs. Dave & You

The below outlines the core principles for the technology platform YourBlock, which will in turn power the consumer facing product, Dave & You.



- A fully Secure and Private Blockchain based Digital Filing Cabinet which enables the consumer to securely store, control and manage their data
- Allows the consumer to build a complete digital profile in safety
- Stores receipt of all customers transactions
- Only releases non personal data to Dave & You and third party suppliers
- Only releases the data the consumer wishes to disclose
- Provides up to date and accurate information to service providers/suppliers allowing them to quote with a higher level of accuracy and lower risk factor
- Ensures Banks, Insurers, DVLA etc. ‘**Know Your Customer**’ with absolute certainty
- Enables the consumer to ‘**Know Your Service Provider**’
- Allows both business and consumer to operate with total transparency

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- Front end user interface for the YourBlock framework
- AI enabled Chatbot
- Customer facing
- Utilises non-personal data from YourBlock
- Assists the consumer in searching out the best deals
- Helps the consumer to manage their finances
- Removes the requirement for the consumer to enter their data more than once
- Dave is smart, the more he learns the more he helps. The more the consumer engages with the system, the more Dave can help out

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YourBlock YBK: Token Economics

- The YBK token works on the economics of participation and collaboration
- The participants of the YourBlock token sale will be able to use their YBK tokens to make purchases of insurance and utility products
- YBK tokens will also be used to incentivise the user to keep all of their data up to date.
- Users can use their YBK tokens for discounts on the services
- The service provider will be getting accurate and real time leads, which YourBlock can look to charge a higher fee for the lead and in turn pass back more YBK tokens to the user
- The more users of Dave and You, the opportunity for bigger discounts on the products and services
- With more participants of Dave & You we can look to create better ratings of the service providers, which in turn will help not only the users to make a more informed choice of a service or product, but give valuable feed back to the Service Providers, so they can improve offers
- Service Providers will be approached to offer discounted deals that cover more than one service or product to large groups of consumers



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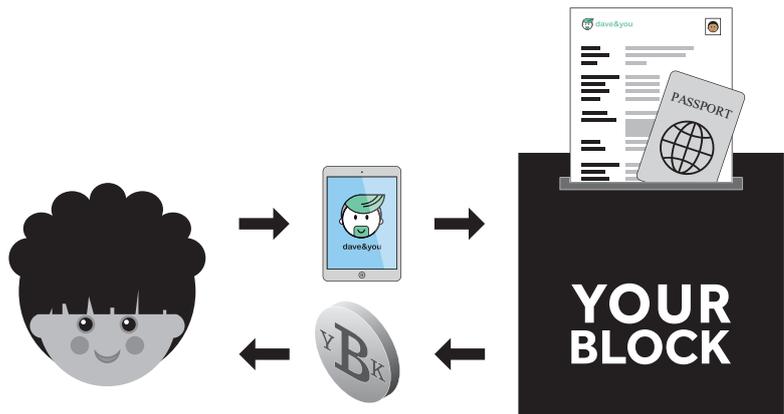
How YBK Works

YBK - YourBlock Token

The YBK token will be rewarded to the consumer in two stages on the Dave & You platform.

As the consumer inputs their personal data and documents they will be rewarded with YBK tokens.

Example: Consumer completes all fields needed to receive a quote for motor insurance, at this point (provided that they fulfil the KYC criteria) they will be rewarded with YBK tokens.



Once a consumer purchases a service through Dave & You they will be rewarded with YBK tokens.

Example: Consumer purchases motor insurance through Dave & You. The Broker/Insurer pays Dave & You commission for the lead; Dave & You grant YBK as a form of commission to the consumer.





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The consumer can also spend YBK tokens with Dave & You to increase the discount on the products/services they are purchasing.

Example: Consumer holds YBK tokens and spends YBK tokens to get a discount on their motor insurance



There are a fixed number of tokens, and the effective value of discounts (which is shared amongst token holders) is (in the normal course of a successful business of this nature) expected to increase.

With more consumers on the platform we can look to increase the discounts by the service providers.



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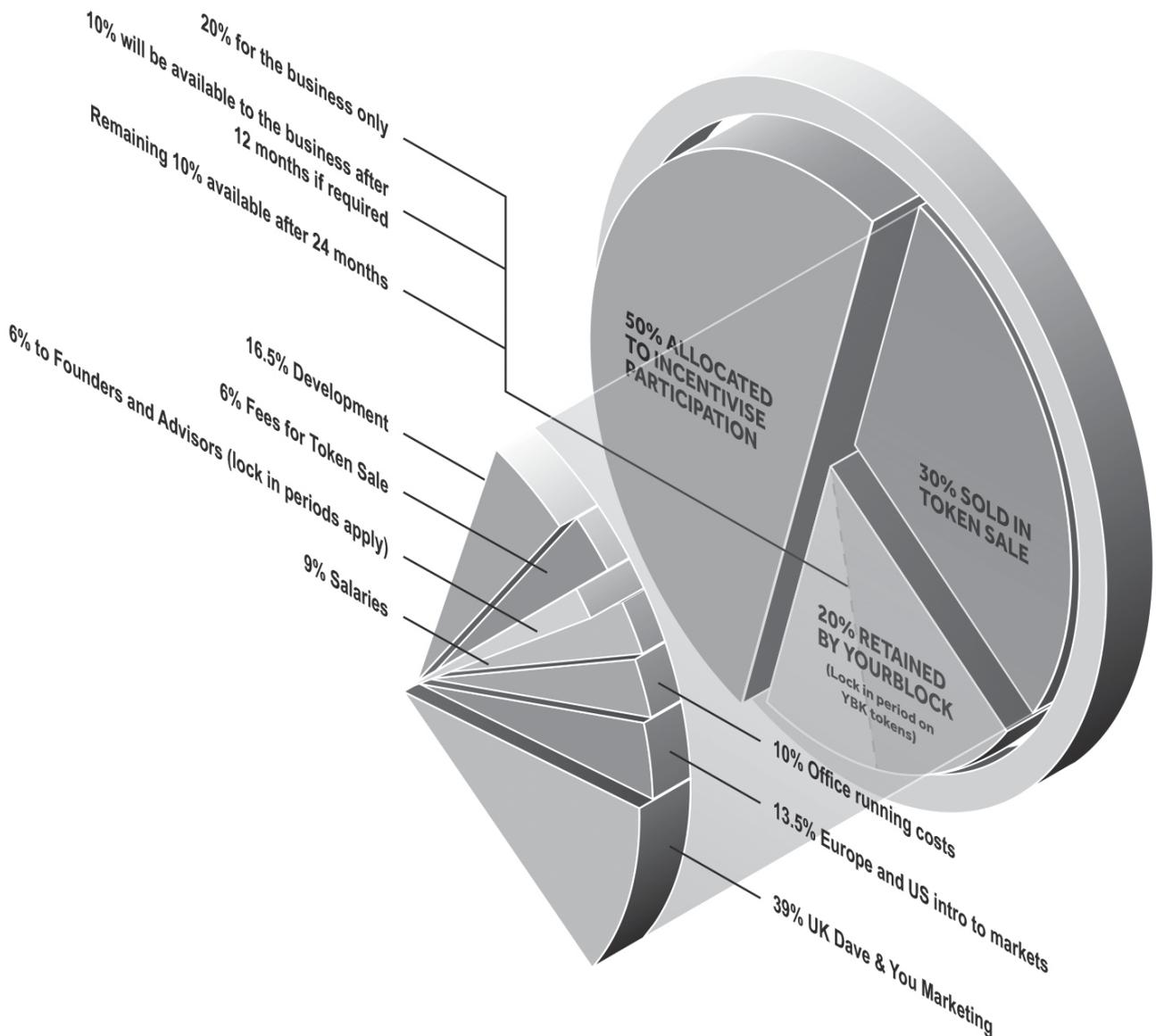
The YourBlock YBK token distribution

200 Million Tokens Issued

Maximum cap on Token Sale: \$30 million

Total token supply: 200 Million YBK, of which:

- 30% sold in the token sale
- 20% retained by YourBlock
- 50% allocated for distribution to incentivise participation in the platform





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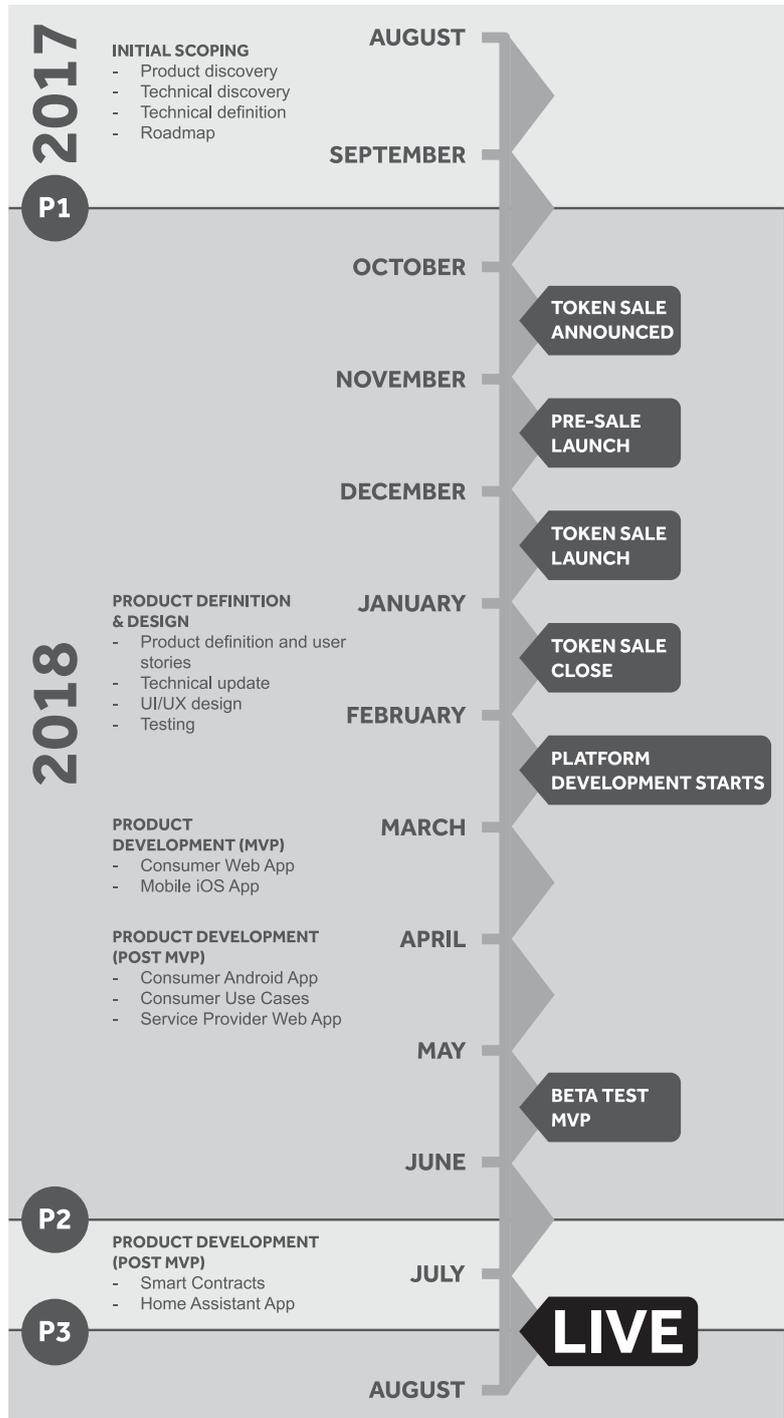
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Milestones



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Introducing the family of entrepreneurs behind YourBlock

**Daniel Antcliff – CEO and Founder**

Daniel has spent over twenty years working in the finance and insurance sector, specifically looking at how business' daily operations can be improved and automated through IT solutions. Working closely with end-users, management and senior board, Daniel owns a special skill in translating the business needs to the developers. His approach results in projects managed effectively, on time and cost-efficiently, which results in seeing a return on investment almost immediately.

He has a comprehensive knowledge of current and emerging technology, and coupled with his strong project management and leadership skills, has seen the YourBlock project go from an idea to a viable business proposal. His experience expands globally and includes managing data and system development for a 180 million GWP Account for Private and Niche Motor, written in UK, Ireland, France, Greece and Italy and managed the development of a bespoke sales, policy and claims platform for the UAE motor insurance market.

**David Antcliff – CFO**

David is a practising accountant and a Chartered Manager. He has been the Managing Partner of a private practice since 1981, having specialised in Mergers & Acquisitions, Corporate re- structuring and Insolvency. His current primary post is Executive Chairman of a leading motor warranty and general insurance business, where he was, since 2005, Group Finance Director. His services were retained by this business in 2000, to undertake the financial due diligence for the acquisition of the RAC Warranty Group of Companies. He has direct responsibility for Finance and Compliance and holds the post of CF1 for FCA purposes.

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**Ben Antcliff – CMO**

Ben has twenty years' experience in sales management and development in the commercial sector. In 2015, he co-founded two data driven businesses, with year one revenues of over £1.5m and EBITDA of over £300,000. With his clear vision for success, and thorough knowledge of marketing principles, he has successfully managed and built up businesses through theoretical learning and practical experience. His extensive wealth of knowledge in the industry provides a solid foundation to be nimble and fast acting to the changes in data regulation and how best to support consumers and Service Providers, alike.

**Richard Stringer – Business Development Manager**

An accomplished, solutions focussed and commercially astute Business and Product Development Director with a wealth of experience delivering sustainable and profitable organic and acquisitive growth as well as enhancing shareholder value, within the Financial Services sector. A prove expertise managing business and product development programmes for internal and external stakeholders, developing product distribution partnerships and added value revenues, acquisitions and disposals, contract and SLA negotiations as well as possessing a sound and robust understanding of the General Data Protection Regulations (GDPR). A strong and influential leader building and developing high performing teams, who provides innovative solutions to identified challenges. An excellent communicator, at all levels and cross culturally, who establishes outstanding stakeholder relationships. A creative, results oriented and highly personable professional now seeking a new challenge within an organisation providing the scope for both personal and professional development.

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Introducing the YourBlock partners

The Developers**Dan Goldberg – Senior Product Manager, Gigster**

He has a comprehensive knowledge of current and emerging technology, and coupled with his strong project management and leadership skills, has seen the YourBlock project go from an idea to a viable business proposal. His experience expands globally and includes managing data and system development for a 180 million GWP Account for Private and Niche Motor, written in UK, Ireland, France, Greece and Italy and managed the development of a bespoke sales, policy and claims platform for the UAE motor insurance market.

Andrew Wolfe – Lead Developer and Architect, Gigster

Over thirteen years, Andrew has helped businesses realise their goals as a consultant, architect and senior engineer. Having worked in many business verticals, he transforms product visions into reality by architecting the right solutions, leading software teams and working across the software stack to ensure that high quality projects are delivered on time. Currently, Andrew is a Gigster architect who delivers modern software to enterprises and start-ups that demand only the best solutions to their problems.

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The Advisors



George Higginson – Insurance and Compliance Expert

An insurance professional with a career ranging from the Head Office of the Royal Insurance Group to Underwriter of a Lloyd's syndicate. After retiring from Lloyd's, George ran a managing general agency offering specialist personal insurance products. He remains active in the insurance market as a non-executive director of two companies, offering a range of products aimed at the personal insurance market. He has a very wide range of contacts, is in demand as a consultant and is an FCA regulated individual.



Andy Hague - Cyber Security & Storage Expert

Andy is an experienced and highly financially capable senior executive with a strong technology / GDPR / cybersecurity and secure hosting subject expert, who has built up an impressive track record in turnaround, M&A integration, and rapid growth projects across a variety of different industries and business sizes.

He is currently the CEO of The Cyberfort Group, a vehicle that has been established to bring together the best of breed products and services in the field of data security by a combination of targeted acquisition, industry recruitment and investment in research and development. Backed by Palatine Private Equity, the Group made its initial acquisition in July 2017 by securing ownership of The Bunker, the most physically-secure data centre and managed services hosting provider in the UK. Andy is an FCA approved director and holds a GCHQ sponsored security clearance.