

# iSun1VIP

## 數位財富貴賓服務 安全、隱私、屬於您的私房錢



1 USDC = 1 USD 匯率恆定

### 數位時代，數位美元

數字美元USDC由美國受監管的金融機構發行，以全額儲備資產為後盾，可按 1:1 兌換美元，並由美國上市公司Coinbase和Circle主導的聯盟制定國際標準。

### 源于美元，高於美元

USDC是貨幣的下一個進化形態。數位美元構建金融網路，使得貨幣和金流如同互聯網一樣互聯，可以像我們共用內容一樣進行金融交易，比現有的支付系統更安全高效。數字美元有比美元更強的流動性。

### 即時支付、清算、交易、借貸

基於區塊鏈的數字美元的力量，供您立即接入全球交易網路，並擁有更低的成本和即時結算特性；擁有安全管理全球帳戶、接入區塊鏈金融的強大生態系統及超級流動性，易於兌換和交易。

### 年化利率

5.0%

1個月

5.5%

3個月

6.0%

6個月

6.5%

12個月

定存計畫，利息月付，到期返還本金

## 服務簡介

### 1 安全

資產託管方為美國合規上市公司Circle。端對端的MPC式的加密原則，符合國際標準BIP44等協定的安全流程，您的數位財富以軍事安全級別安全存儲在區塊鏈金庫裡。iSun僅通過API操作進行財富增值。

### 2 隱私

投資標的為數字美元USDC和數字資產BTC, ETH等，助您輕鬆完成全球資產配置。您的數位 財富具有絕對的安全和隱私性。您擁有數字財富的事實，如果 您本人不告訴其他人，不會有其他不相關的人員知曉。

### 3 貼心

根據您的風險偏好，為您量身制定適合您的投資策略和資產組合。該投資策略久經考驗，穿越牛熊，請按照您的需要，選擇保守、成長、或激進功能表，安心穩妥地享受區塊鏈數字財富增長所帶來的紅利。

## 收費標準



### 入金

沒有訂閱費  
沒有管理費



### 定存

只有您賺錢  
我們才分潤



### 出金

美元： 標準換算費  
USDC： 完全免費

一旦收到匯款，系統自動以USDC的形式將資產充值到您的VIP帳戶。這標誌著VIP理財服務的開始。一旦您把全部資產轉回銀行，理財服務結束。



客戶的數位資產

Lender Pledges Crypto Asset for Liquidity

# iSun1VIP

iSun1 VIP服務

借貸  
交易  
量化  
對沖

數字資產

數字資產  
利息和本金



託管帳戶

超額抵押物



Circle  
數字美元發行方



Genesis Trading  
借貸合作夥伴



Coinbase  
交易合作夥伴

數字資產

數字資產  
利息和本金  
超額抵押物

## 服務原理

### 區塊鏈資產超額抵押

託管隔離的風控機制，使得您的資產在VIP平臺發生不測的時候，仍然可以安心獲得本金。

### 數字資產利息和本金

數字資產的利息和本金有完整的帳本，您可以每天監控您帳號內資產的變化。



智能合約  
跨鏈借貸和交易協定



Borrowers  
有大量抵押借貸需求

# 風險控制原則

資產組合

超額抵押物的權益

智能合約自動資產保護

雙重風險管理



## 保護層 1: 強大可靠的智能合約

我們和最有信譽的借貸平臺和協議合作，這些平臺協議有公開透明的經過協力廠商審計的開原始程碼，保證借方和貸方之間的鏈上運作全自動、低成本、高效透明。

## 保護層 2: 完全安全的超額抵押品

所有資金在發起時都用區塊鏈資產抵押品進行了超額抵押，超額抵押率高達200%。

## 保護層 3: 超額抵押自動清算

抵押品存儲在隔離的託管中，當抵押品低於貸款價值的 120%時，向貸款方發出追加保證金通知，並負責鏈上往來，當抵押品低於當抵押品低於貸款價值的105%時，抵押品被自動清算，以保證雙方利益。

## 保護層 4: 雙重風險管理

有嚴格的監督和衡量整體貸款池，以確保借貸的信用風險政策保持在適當的風險水準內。

歡迎親臨



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# iSun1VIP

## USDC Savings Plan for Institutions & Corporate Treasury



**1 USDC = 1 USD forever**

### Digital Money for Digital Age

USD Coin (USDC) represents a major breakthrough in how we use money. Digital dollars move at the speed of the internet, can be exchanged in the same way we share content, and are more secure than existing payment systems.

### Built on Standard

USDC is issued by regulated financial institutions, backed by fully reserved assets, redeemable on a 1:1 basis for US dollars, and governed by Centre, a membership-based consortium that sets technical, policy and financial standards.

### Real-time Payment & Settlement

A global, fast, secure, irreversible and interoperable payments network powered by USDC seamlessly connect centralized finance represented by fiat currencies, banking system, with decentralized finance, represented by blockchain assets.

### Current Savings Plan Interest

**5.0%**

**1 month**

**5.5%**

**3 months**

**6.0%**

**6 months**

**6.5%**

**12 months**

Fixed Term Plan, Simple Interest paid monthly,  
Principal returned at term maturity.

## USDC Savings Plan Briefing

1

### One to One Service

A dedicated, professional VIP manager will be assigned to the institutional case, assisting the clients throughout the lifecycle of the USDC savings plan.

2

### Trusted Custodian

Digital assets assist global asset allocation. Digital assets are managed by multi-signature hot and cold wallets, and the custodian is Circle Internet Financial Inc (Nasdaq: CND), while the fiat currency is custodied by Silvergate Bank (NYSE: SI) of the United States.

3

### Real-time Monitoring

Digital assets are real time monitored 24/7 by smart contracts, a protocol intended to automatically execute per triggering conditions. The digital assets that are loaned will always be over-collateralized by blockchain assets, and smart contracts protect the digital assets according to real-time price changes.

## USDC Savings Plan Fee Schedule



### Deposit

- 0 Subscription Fee
- 0 Management Fee
- 0 Deposit Fee



### Savings

0 Fee



### Withdrawal

USD:  
Standard Conversion  
Fee Applies  
USDC: 0 Fee

\* Service begins when the account is funded and ends with the liquidation instruction from client.



Lender

Pledges Crypto Asset for Liquidity

# iSun1VIP

iSun1 VIP Service

Loan  
Exchange  
Hedge  
Quant

Digital Assets

Digital Assets  
Principal & Interest



Custodian

Collateral

## USDC Savings Plan Mechanism

### Over-Collateralization

The collateral are always over pledged on 3rd party custodial with insurance plan, in order to cover potential loses in case of default.

### Digital Asset

The digital asset principal and interest have complete ledger with real time monitoring feature accessible by clients.



**CIRCLE**

Circle  
USDC Issuer



**Genesis**

Genesis Trading  
Trading Partner

**coinbase**

Coinbase  
Trading Partner

Digital Assets

Digital Assets  
Principal & Interest  
Collateral



Smart Contract  
Cross-chain Protocols



Borrowers  
with Blockchain Assets

# USDC Savings Plan Risk Control Layers

**Dual Risk Management**

**Third-party Custodian**

**Over Collateral**

**Portfolio**



## Protection Layer 1: Strong Partners

We work with the most reputable platforms who lend to well-vetted, diversified customers and have strict credit eligibility, use of funds declarations and collateralization protocols.

## Protection Layer 2: Fully Secured Collateral

All funds are overcollateralized with a value between 120% ~ 125% with digital asset collateral at origination.

## Protection Layer 3: Third Party Custodian

The digital asset collateral is stored in a segregated account with a trusted third-party qualified digital asset custodian monitored using smart-contract. Margin calls are issued when the collateral falls below 110% of value to ensure collateral is always above value 24/7.

## Protection Layer 4: Dual Risk Management

We have strict oversight and measure the overall liquidity pool to ensure everything stays within appropriate risk levels per the credit risk policy.

### Visit Us



#### VIP Meetup

Room 3209, 32th floor,  
Convention Plaza Office,  
1 Harbor Road,  
Wan Chai, Hong Kong

#### Main Office

7th Floor - the entire floor,  
Sino Favor Centre,  
1 On Yip Street,  
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### Contact Us



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### Account

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