cashaa

WHITEPAPER · VERSION 3.0

Put crypto to work, and unlock cash without selling it.

How Cashaa's two products — Earn and Unlock Cash — actually work, how the CAS token fits, and what protects a customer's account and collateral.

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> Cashaa is a crypto-native platform. A customer deposits crypto they already hold and does one of two things with it: locks it for a fixed term to earn a fixed rate, or pledges it as collateral and borrows stablecoins against it. Everything is denominated in crypto.

Earn

A fixed-term deposit. The rate is agreed at signup and holds for the whole term — it does not move with the market, and it does not depend on holding any token.

Unlock Cash

Borrow USDT or USDC against crypto pledged as collateral. No credit check. The collateral is returned in full on repayment.

The CAS token is a utility token on BNB Chain. It is used for the buyback-and-burn programme, as an option for receiving referral commission, and to repay loan interest. **It is not a rate multiplier.** Rates on Earn and Unlock Cash are identical for every customer, whether they hold CAS or not.

01 What Cashaa is, and what it deliberately is not

Cashaa began in 2016 as a cross-border cash transfer service built on Bitcoin, moving money between the UK, Asia and Africa. Over the years that grew into a platform used by crypto businesses and, since the 2026 rebuild, by individual customers.

Today the platform does two things well, and refuses to pretend it does more.

What it is

- A place to deposit crypto you already own, across BTC, ETH, major altcoins and stablecoins.
- A fixed-term deposit product (**Earn**) that pays a rate agreed up front.
- A collateralised borrowing product (**Unlock Cash**) that releases stablecoins without you selling the asset.
- Available in any web browser and as a mobile app.

What it is not

- **Not a bank.** Deposits are not covered by any deposit-insurance scheme.
- **Not a tiered club.** There are no loyalty levels, and no rate that improves because you hold more of a token.

> **WHY SAY IT THIS WAY**
>
> Most of what goes wrong for customers in this industry starts with a promise that was never quite true. The list above exists so that a reader knows the shape of the product before they read a single number.

02 Earn – fixed-term deposits

> You choose an asset and a term. The rate for that combination is fixed at the moment you subscribe and does not change for the life of the deposit.

Stablecoins – USDT and USDC

Terms run from 3 to 30 months. Longer terms carry a higher rate, because the platform can plan around committed funds.

Term	3 mo	6 mo	9 mo	12 mo	15 mo	18 mo	21 mo	24 mo	27 mo	30 mo
APY	8%	10%	11%	13.5%	14.5%	15.8%	17%	18.5%	19.5%	21%

BTC, ETH and altcoins

Terms of 3, 6, 9 or 12 months only.

Asset	3 mo	6 mo	9 mo	12 mo
BTC	5%	7%	9%	11%
ETH	5%	7.5%	9.5%	11%
Altcoins	8%	9%	10%	11%

The rules that matter

- **Minimum deposit $50.**
- **The term is locked.** There is no early withdrawal from a fixed deposit. If you may need the money sooner, choose a shorter term.
- **Interest is paid in the same asset you deposited** — a BTC deposit earns BTC. A stablecoin deposit earns stablecoins.
- **Two payout schedules:** quarterly, or everything at maturity. Maturity pays the higher rate, because the platform holds the interest for longer.
- **The rate never moves** once the deposit is open, in either direction.

WHERE THE YIELD COMES FROM

Stablecoin deposits fund the Unlock Cash book — customers borrowing against over-collateralised positions pay interest, and that interest is the source of the yield. BTC, ETH and altcoin deposits are handled on a separate, trading-only engine and are not lent out. This is the whole mechanism; there is nothing else behind the number.

03 Unlock Cash – borrowing against collateral

> Selling crypto ends your position and, in many countries, triggers a tax event. Borrowing against it does neither. You pledge the asset, receive stablecoins, and get the asset back in full when you repay.

Rates by collateral and loan-to-value

The less you borrow against a given asset, the cheaper it is — a lower LTV is a safer loan, and the price reflects that.

Collateral	Max LTV	APR by LTV	Term	Margin call	Liquidation
BTC	70%	10%→0% · 30%→6% · 50%→10% · 70%→20%	up to 12 mo	70%	80%
ETH	50%	10%→0% · 30%→10% · 50%→20%	up to 12 mo	65%	80%
Altcoins	30%	10%→12% · 20%→14% · 30%→16%	60 days	60%	80%

Altcoin collateral covers SOL, BNB, AVAX, POL, XRP, ADA, DOT, ATOM, LINK and TRX.

Costs

- **Admin fee 1% of the loan, minimum $20**, taken once at origination and deducted from the disbursement. A $10,000 loan disburses $9,900; the principal owed is still $10,000.
- **Interest accrues daily** at the APR for your LTV band, payable monthly or at repayment.
- **Early repayment carries no penalty.**
- **Minimum loan $500**, disbursed in USDT or USDC — your choice.

What happens if the market moves

Collateral is marked continuously. If the LTV rises to the margin-call level, you are notified and can top up collateral — that is available 24 hours a day — or repay part of the loan. If it reaches **80%**, the position is liquidated to protect the remaining value. A **2% liquidation fee** applies, and any surplus after settling the debt is returned to you, normally within 24 to 72 hours.

READ THIS TWICE

Liquidation is not a penalty the platform chooses to apply — it is what stops a falling market from turning your collateral into a debt larger than the asset. The way to avoid it is to borrow at a lower LTV than the maximum, and to keep room to top up.

04 The CAS token

CAS is a BEP-20 utility token on BNB Chain, with a fixed total supply of **1,000,000,000**. Contract:

```
0x780207B8C0Fdc32cF60E957415bFa1f2d4d9718c
```

What it is used for

- **Buyback and burn.** A share of platform revenue is used to buy CAS on the open market and permanently remove it from supply. Every burn is a transaction on BNB Chain and can be verified by anyone.
- **Referral commission.** A referrer may take their commission in CAS instead of the transaction asset, and receives a **20% bonus** for doing so.
- **Loan interest.** Interest on an Unlock Cash position can be repaid in CAS.

What it is not used for

- **It does not change your rate.** Earn APY and Unlock Cash APR are the same for every customer. Holding CAS buys no better number.
- **There is no CAS staking.** The staking programme ended in 2020 and has not returned.
- **It confers no tier, no queue priority and no fee exemption.**

ON PRICE

This document makes no forecast about the price of CAS, and none should be inferred from it. A utility token is worth what the utility is worth.

05 Referrals

Commission is paid on the volume a referred customer actually generates — deposits into Earn and amounts drawn through Unlock Cash — not on sign-ups. The rate is set by the total volume of your network, and by nothing else.

Tier	Commission	Total network volume
Silver	2%	$0 – $25,000
Gold	3.5%	$25,000 – $100,000
Elite	5%	$100,000+

Joining requires no CAS. Commission settles monthly, and can be taken in the transaction asset or in CAS with the 20% bonus.

06 Custody, security and account protection

How deposits arrive

Every customer is issued deposit addresses across the supported chains. Incoming funds are detected by **push webhooks from the chain**, not by polling, and are credited once the required confirmations are reached. Deposit keys are held in watch-only form on the platform; the signing material is not kept on the machines that serve the website.

How an account is protected

- **Passkeys.** Sign in with a fingerprint or face. The key never leaves your device, so a phishing site has nothing to capture.
- **Two-factor authentication** via an authenticator app.
- **Email verification on every sign-in** for anyone who has neither of the above — a stolen password alone is never enough.
- **An alert on every sign-in**, naming the method, the device and the approximate location.
- **Device control.** Every active session is listed in Settings and can be revoked.
- **Withdrawal protection.** Every withdrawal needs a fresh one-time code, plus the authenticator code where 2FA is on. Being signed in is never enough to move funds.
- **Whitelisted addresses.** Withdrawals go only to addresses added and confirmed in advance.

WHAT WE DO NOT DO WITH YOUR DATA

Cashaa does not track customers across other companies' apps or websites for advertising, does not use advertising identifiers, and does not sell or share personal information with data brokers or advertising networks. IP address, approximate location and device details are collected to secure the account and detect fraud — that is the entire purpose.

Identity checks

Identity verification is required **at withdrawal**, not at sign-up. You can open an account, deposit and use the products before completing it; moving funds off the platform is the point at which verification is needed.

07 Risk – stated plainly

> A yield is a payment for risk. If a document explains the yield without explaining the risk, it has told you half the story.

- **No deposit insurance.** Cashaa is not a bank. There is no government scheme standing behind a balance held here.
- **Platform risk.** Stablecoin deposits fund a book of collateralised loans. That book performing is what makes the yield payable.
- **Market risk.** A BTC or altcoin deposit earns interest in that asset — the fiat value can still fall while the balance grows.
- **Liquidation risk.** A borrower whose collateral falls to 80% LTV will be liquidated, with a 2% fee.
- **Lock-in.** A fixed-term deposit cannot be withdrawn before maturity.
- **Stablecoin risk.** USDT and USDC are issued by third parties and carry their own peg and issuer risk.
- **Regulatory change.** Rules for virtual-asset services differ by country and are still moving. Availability can change by jurisdiction.

Nothing here is a guarantee of return, and no part of this document is investment advice. Commit only what you can afford to have at risk.

08 Company, contact and disclaimer

Platform	platform.cashaa.com
Website	cashaa.com
Mobile app	cashaa.com/app
Help centre	help.cashaa.com
Support	cashaa.com/contact-us
Community	t.me/CashaaLtd
CAS contract	`0x780207B8C0Fdc32cF60E957415bFa1f2d4d9718c (BNB Chain)`

Cashaa Whitepaper, version 3.0. Supersedes all earlier versions.