EK CHAI HO JAYE?

WHITEPAPER V1.0




# CHAI COIN

**The meme coin that runs on chai energy.**

Community-first · Fixed supply · Polygon · 0% transfer tax · chaicoin.meme

A serious whitepaper about a deliberately unserious cup of tea.

VERSION 1.0 · OCTOBER 2026 · POLYGON MAINNET

Official contract: 0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26

SECTION 00

# READ THIS BEFORE THE CHAI GETS COLD

*The legal bit. The mascot is looking away respectfully.*

**IMPORTANT NOTICE**

CHAI is a meme / community token. This document explains the project, the token's design, intended ecosystem concepts, proposed plans and risks. **It is not a promise of profit, yield, price appreciation, exchange listing or any future feature.**

This whitepaper is informational. It does not constitute investment, legal, tax or financial advice, and it is not an offer or solicitation where such activity would be unlawful. Digital assets can be volatile, technically risky and subject to changing laws. Readers should make their own decisions and obtain professional advice where appropriate.

Nothing in this document should be read as a guarantee that any roadmap item, integration, campaign, utility, exchange availability, payment feature or community initiative will launch on a particular date — or at all. Features described as planned, proposed, experimental or conceptual are exactly that.

CHAI is a standard fungible token on Polygon. Holding CHAI does not, by itself, create equity, debt, ownership, dividend, revenue-share, governance, employment or partnership rights in any company or organization unless a separate legally binding arrangement expressly says otherwise.

## How to read the stickers in this document

Because meme-coin whitepapers routinely blur "we did this" with "we hope to do this", every non-trivial claim in this version is tagged:

| Sticker | Meaning |
|---|---|
| ON-CHAIN FACT | Verifiable on-chain today: contract address, supply, decimals, contract behaviour. Anyone can check these with a Polygon block explorer. |
| APPROVED PLAN | A figure, structure or policy the project has approved and intends to execute on the stated timeline. Execution evidence (hashes, links) will be published as it happens; **dates are targets and may change**. |
| PROPOSED | A mechanic or figure the project intends to adopt but has **not yet finalised**; details will be published in a later version. |
| TO BE CONFIRMED | A detail that will be filled in once confirmed: a link, a partner, an audit report, a date, a name. Until it is filled in, treat it as not existing. |

**Version note.** This is Version 1.0 (October 2026). Version 2.0 (planned for early 2027) will add airdrop-multiplier mechanics, staking, jurisdiction-specific details, wallet addresses and the transparency dashboard; Version 3.0 will add the public meme kit. Stickers will be replaced with facts as evidence is published.

The project's visual identity is playful. The risk section (Section 24) is not. Please read both.

SECTION 00

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*Your menu. No waiter required.*


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**Skim route**

Five minutes? Read Sections 01, 07, 12, 24 and 35. Everything else is flavour.

TL;DR

SECTION 01

# CHAI IN 60 SECONDS

*For the person who scrolls past everything but the numbers.*

| 1.947T | 0% | 18 | POL |
|---|---|---|---|
| FIXED SUPPLY | TRANSFER TAX | DECIMALS | POLYGON MAINNET |

## What it is

A fixed-supply, ERC-20-style meme token on Polygon built around the most universally understood ritual in India: the chai break. No mint function. No transfer tax. No pause switch. No blacklist. The contract is intentionally boring so the community can be intentionally loud.

## What it is not

- ✖ Not a share, bond, deposit, fund unit or claim on any company's revenue.
- ✖ Not a guaranteed listing, price, return or liquidity level.
- ✖ Not a cup of tea. Please do not attempt to drink it.

## What this whitepaper covers

**Tokenomics** APPROVED PLAN

A seven-bucket allocation with community as the largest slice, a disclosed private round, and vesting for every non-community bucket (Sections 07–08).

**Launch & liquidity** APPROVED PLAN

US$10M private round, US$1M initial Uniswap liquidity, 12-month LP lock, target launch March 2027 (Section 12).

**Rewards & airdrops** APPROVED PLAN

Phased airdrop starting with 20% of the airdrop allocation, referral program and paid multipliers (Section 16).

**Team, audit, listings**

Anonymous team with contract-enforced accountability; audit planned; Binance targeted, never guaranteed (Sections 14, 30, 31).

> **"MEME FIRST. MECHANICS CLEAR. CLAIMS MODEST. COMMUNITY LOUD."**

SECTION 02

# THE CHAI THESIS

*The internet has memes. India has chai. We decided not to overcomplicate the obvious.*

Chai is one of those rare ideas that needs almost no explanation. It is a drink, a break, a ritual, a conversation starter and, occasionally, the unofficial operating system of an entire office. CHAI takes that instantly recognizable cultural energy and turns it into a simple on-chain community token.

> **"NO 47-PAGE EXPLANATION IS REQUIRED TO UNDERSTAND A CUP OF CHAI. THE TOKEN SHOULD FEEL THE SAME."**
>
> (This one is 41 pages. We are aware of the irony.)

The project's thesis is deliberately straightforward: meme assets are strongest when the identity is memorable, the rules are understandable and the community can participate without decoding unnecessarily complex token mechanics. CHAI therefore starts with a fixed token supply, ordinary ERC-20-style transfer behaviour and a recognizable meme brand.

## Five brewing rules

1. **Understand the token before complicating the ecosystem.**
   Every add-on must be explainable to a chaiwallah in one sentence.
2. **Keep the base contract boring in the best possible way.**
   Predictable, transferable, no hidden taxes, no admin surprises.
3. **Let the community create the jokes, formats and rituals.**
   The project supplies the brand kit; the community supplies the 2:13 AM memes.
4. **Build optional experiences around CHAI, not inside it.**
   Chai Card, retailer tools and campaigns live in applications, never in transfer logic.
5. **Treat security and disclosure seriously even when the mascot is wearing sunglasses.**
   Honest labels, published wallets, no fake steam.

SECTION 03

# WHAT IS CHAI?

*A fungible digital token with a caffeine problem.*

CHAI is a fixed-supply fungible token deployed on Polygon. It is intended to function as the common digital unit around the Chai Coin community and any compatible experiences that may be developed around the brand.

| | |
|---|---|
| **Token name** | Chai Coin |
| **Symbol** | CHAI |
| **Network** | Polygon mainnet |
| **Contract** | `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` |
| **Supply** | 1,947,000,000,000 CHAI |
| **Decimals** | 18 |
| **Minting** | No additional mint function in the deployed token contract |
| **Burning** | Supported: holders may voluntarily burn tokens they control |
| **Transfer tax** | None built into the token |
| **Pause / blacklist** | No token-level pause or blacklist controls |

**The contract address is the identity** ON-CHAIN FACT

The contract address — not a logo, ticker, screenshot or social-media post — is the definitive identifier of the token. Verify it on a Polygon block explorer before interacting with any wallet, decentralized application or trading venue. Tickers and logos can be copied in seconds. A 42-character address cannot.

## Where CHAI sits in a wallet

CHAI behaves like any standard Polygon token: it appears in wallets that support custom tokens, transfers settle in seconds, and gas is paid in POL (Polygon's native gas token), **not** in CHAI. Users remain fully responsible for their own wallet security.

SECTION 04

# WHY CHAI? WHY A MEME?

*Because culture travels faster than a spreadsheet.*

Meme tokens are cultural objects expressed through blockchain rails. Their value proposition is not the same as a conventional operating company, bond or productive asset. They can become social coordination tools, collectibles in fungible form, community membership signals or simply a shared internet joke. That also means their market prices can be highly speculative and disconnected from traditional valuation methods.

**Roadside**

The tapri, the kulhad, the "cutting". Chai is the original micro-economy.

**Office**

The 4 PM break that fixes more problems than the 10 AM stand-up.

**Everywhere**

Railway platforms, hostels, hospitals, weddings, board rooms. The one drink no one refuses.

## Brand range most memes would kill for

Chai offers a brand language with unusual reach: roadside tea stalls, office breaks, railway journeys, late-night coding, college canteens, family conversations and the universal sentence, **"Ek chai ho jaye?"** The project can use that cultural vocabulary without pretending the token itself is a cup of tea, a share in a tea company or a guaranteed claim on future commercial activity.

## Why a meme and not "utility first"

Most tokens that promise sweeping utility on day one either never ship it or bolt it into the contract in ways that make the token itself risky. CHAI inverts the order: the base token is finished and simple; utility (Chai Card, retailer experiments, rewards) is layered on top as optional, replaceable applications. If an experiment fails, the token contract does not care.

> **MEME FIRST. MECHANICS CLEAR. CLAIMS MODEST. COMMUNITY LOUD.**

SECTION 05

# THE MEME-COIN PLAYBOOK: KEPT VS. BINNED

*We read the other whitepapers so you don't have to.*

Meme coins have converged on a recognisable template. Some of it is good practice. Some of it is theatre. Here is what CHAI adopts, what it adapts and what it refuses.

| Template item | Verdict | How CHAI handles it |
|---|---|---|
| **Fixed supply, no mint** | KEPT | Already live on-chain. The single most important trust property. |
| **Renounced / no admin switches** | KEPT | No pause, blacklist, tax or mint in the contract. Nothing to renounce because nothing was reserved. |
| **Published allocation & vesting** | KEPT | Sections 07–08, approved; policy effective December 2026. Locks to be evidenced with public tx hashes. |
| **Locked liquidity** | KEPT | 12-month LP lock via third-party locker (Section 12); lock proof to be published. |
| **Private / VC round** | ADAPTED | Disclosed up front: size, bucket, vesting. No secret allocations, no undisclosed side letters. |
| **Third-party audit** | KEPT | Section 14. Scope covers the token and, later, the Chai Card backend. |
| **Airdrops & rewards** | ADAPTED | Allowed, but every incentive is labelled and rules are published first (Section 16). |
| **Burn events** | ADAPTED | Voluntary, public, with hashes. No 'automatic burn on every transfer' gimmicks. |
| **Reflection / rewards tax** | BINNED | Taxes in transfer logic break integrations and hide fees. CHAI charges 0%. |
| **CEX listings** | ADAPTED | Pursued (Binance is the priority target) but never promised. Listings are decided by exchanges, not whitepapers. |
| **Anonymous 'partnerships' with logos** | BINNED | A partnership is listed only when there is a written arrangement (Section 31). |
| **Fake holder counts & volume** | BINNED | No wash trading, no controlled wallets counted as 'community'. |
| **Price predictions** | BINNED | Not one. Not even as a joke. |

"Kept" items that are still stickered Proposed or To be confirmed become facts only once evidence (transaction hashes, reports, links) is published.

SECTION 06

# TOKEN SNAPSHOT

*The label on the packet.*

| | |
|---|---|
| **Asset type** | Fungible crypto token |
| **Base standard** | ERC-20-compatible token behaviour |
| **Chain** | Polygon (PoS) mainnet |
| **Supply model** | Fixed at deployment; no additional minting mechanism in the token contract |
| **Burn model** | Voluntary holder-initiated burn capability |
| **Administrative controls** | Designed without owner minting, transfer tax, blacklist or pause functions |
| **Primary identity** | Community / meme token |
| **Custody** | Users may hold CHAI in compatible self-custody wallets; they remain responsible for wallet security |
| **Native gas asset** | Polygon network gas is paid in POL, not CHAI |
| **Explorer verification** | Contract source code verified on the Polygon block explorer ON-CHAIN FACT |

### Why 1.947 trillion?

A large nominal supply is common in meme-token design because it lets people hold expressive quantities of units — a million CHAI feels better than 0.0004 CHAI. The number of tokens someone owns should not be confused with economic value.

### Nominal ≠ value

Market value, if any, depends solely on the price at which market participants are willing and able to transact. A large supply neither creates nor destroys value; it only changes the unit size.

## Unit cheat-sheet

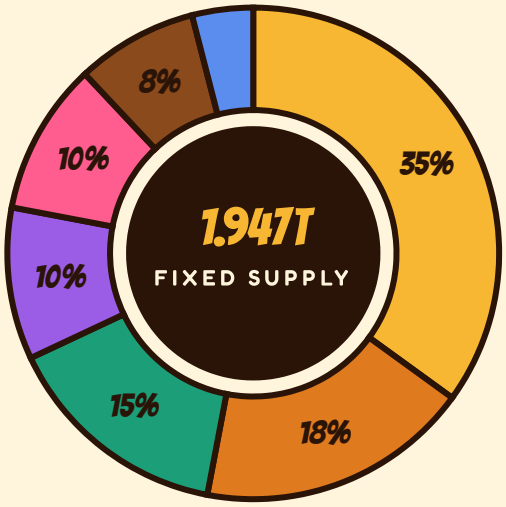
| | |
|---|---|
| **1 CHAI** | $10^{18}$ base units |
| **1 cutting / 1 kettle** | 1,000 / 1,000,000 CHAI (community slang, not contract units) |
| **Total supply** | 1,947,000,000,000 CHAI ≈ 1.947 million kettles |

SECTION 07

# TOKENOMICS: ALLOCATION

*The pie chart. Colourful, and — unusually — honest about what is still pending.*

APPROVED PLAN · POLICY EFFECTIVE DECEMBER 2026




- **35%** Community, Airdrops & Rewards — 681.45 B CHAI
- **18%** Liquidity Provision — 350.46 B CHAI
- **15%** Chai Card & Merchant Reserve — 292.05 B CHAI
- **10%** Private Round (Strategic) — 194.7 B CHAI
- **10%** Treasury & Operations — 194.7 B CHAI
- **8%** Team & Contributors — 155.76 B CHAI
- **4%** Marketing & Partnerships — 77.88 B CHAI

The allocation above has been approved by the project. The distribution policy takes effect in **December 2026**, at which point bucket wallets and their balances become publicly visible. Until then, the figures are an approved plan rather than an on-chain fact.

### What happens at policy adoption (December 2026)

(1) A dated distribution policy is published; (2) each bucket's wallet address is announced on official channels; (3) vesting and lock contracts for the Team, Private Round, Treasury and Liquidity buckets are deployed and their transaction hashes published; (4) this section's sticker changes from APPROVED PLAN to ON-CHAIN FACT.

SECTION 07

# TOKENOMICS: BUCKET BY BUCKET

*What each slice is for, and what it is explicitly not for.*

| Bucket | Share | Purpose & constraints |
|---|---|---|
| **Community, Airdrops & Rewards** | 35% · 681.45 B | Phased airdrops, referral rewards, contests, creator grants, community campaigns, future staking rewards. Distributed only under published rules (Section 16). Undistributed balance stays in a disclosed wallet. |
| **Liquidity Provision** | 18% · 350.46 B | Seeds Uniswap pools on Polygon (CHAI/POL, CHAI/USDT) and, if required, market-making for exchange listings. LP tokens locked (Section 12). |
| **Chai Card & Merchant Reserve** | 15% · 292.05 B | Inventory for Chai Card voucher fulfilment and retailer experiments. Fulfilment wallets draw from this reserve in small, monitored batches. |
| **Private Round (Strategic)** | 10% · 194.7 B | Sold to crypto venture firms and accredited investors in a disclosed private round targeting US$10M (Section 12). Vested; no day-one dump. |
| **Treasury & Operations** | 10% · 194.7 B | Infrastructure, hosting, security, legal and compliance, audits, support tooling. Subject to documented approval for large movements. |
| **Team & Contributors** | 8% · 155.76 B | Anonymous core contributors. 100% subject to cliff and linear vesting (Section 08). No day-one liquidity for the team. |
| **Marketing & Partnerships** | 4% · 77.88 B | Paid promotion (always labelled), listing costs if any, integration bounties, event activations. |

## Design choices behind the split

- ✔ **Community is the largest slice** because a meme token without holders is a spreadsheet.
- ✔ **Team is single-digit and fully vested** so that nobody can dump on launch week.
- ✔ **The private round is capped at 10% and fully disclosed**, with vesting, so early backers cannot exit on the community.
- ✔ **Liquidity is sized at 18%**, enough to seed meaningful depth without pretending to guarantee any price.
- ✔ **Chai Card reserve is ring-fenced** so voucher fulfilment never competes with marketing for tokens.
- ✔ **No "advisor" bucket, no "ecosystem fund" black box.** There are currently no advisors; if one is engaged, it is paid from Team or Marketing and disclosed.

Any adjustment to bucket sizes after policy adoption will be published with rationale before it takes effect.

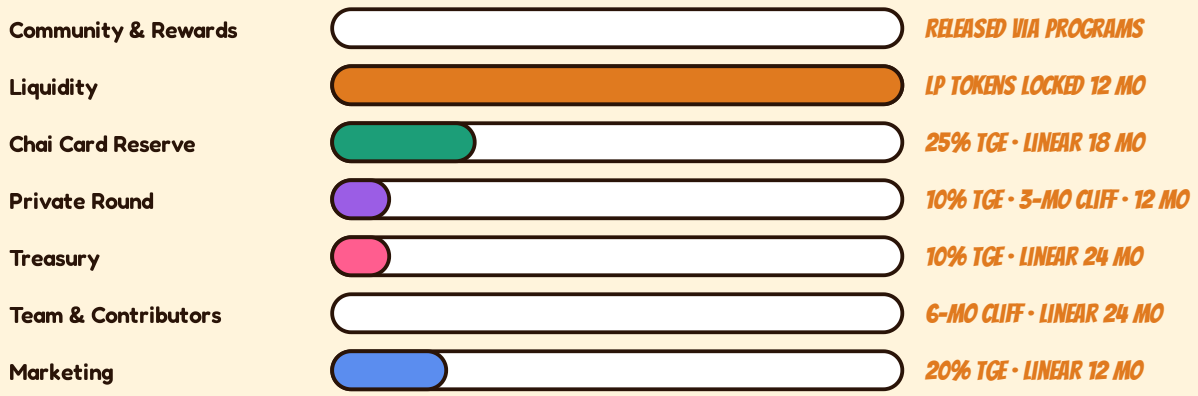
SECTION 08

# VESTING, LOCKS & UNLOCK SCHEDULE

*Slow brew. Nobody likes chai that's been rushed.*

APPROVED SCHEDULE

Figures show the portion of each bucket that is **liquid at TGE (policy adoption, December 2026)**, followed by the lock or vesting rule.




| Bucket | Rule |
|---|---|
| **Team & Contributors** | 6-month cliff, then linear monthly vesting over 24 months. 0% at TGE. |
| **Private Round** | 10% at TGE; 3-month cliff; remaining 90% linear monthly over 12 months. Identical terms for every participant. |
| **Liquidity** | LP tokens locked for 12 months with a third-party locker; extension announced publicly if adopted. |
| **Treasury & Operations** | 10% available at adoption for audits/legal/infra; remainder linear over 24 months. |
| **Chai Card Reserve** | 25% available for pilot; remainder linear over 18 months as the retailer network scales. |
| **Marketing & Partnerships** | 20% at adoption; remainder linear over 12 months. |
| **Community & Rewards** | No time-lock; released only through published programs. Undistributed balance publicly visible. |

Vesting and lock contract addresses, and the transaction hashes deploying them, will be published on official channels at policy adoption and listed in Version 2.0.

**If the vesting contract doesn't exist, the vesting doesn't exist**

A schedule in a PDF is a promise. A schedule in a verified contract with a public address is a fact. Until the addresses are published, treat this page as an approved plan.

SECTION 09

# SUPPLY PHILOSOPHY & BURNS

*1.947 trillion cups. Figuratively. Please do not attempt this physically.*

The total CHAI supply is **1,947,000,000,000** tokens, fixed at the contract level ON-CHAIN FACT. Circulating supply can differ from total supply because tokens may be held in treasury, distribution, locked or inactive wallets. Voluntary burns reduce the number of tokens remaining in existence, but there is no guarantee that burns will occur or that they will have any particular market effect.

## Burn policy APPROVED PLAN

### Community burn events

Occasional, announced in advance, executed from a disclosed wallet, with the transaction hash published the same day. Example triggers: milestones, festivals, community votes.

### Voucher-expiry burns

If a Chai Card is never redeemed within its validity window, the reserved CHAI is **burned**. The validity window will be stated in the Chai Card terms before pilot.

### What burns are NOT

Not a "deflationary yield" mechanism, not automatic on transfers, not a promise of scarcity-driven appreciation. Burning tokens changes supply, not demand.

### Burn ledger

Every burn (date, amount, wallet, hash, reason) will be listed on the transparency page (Section 29). A burn without a hash did not happen.

## Supply accounting definitions

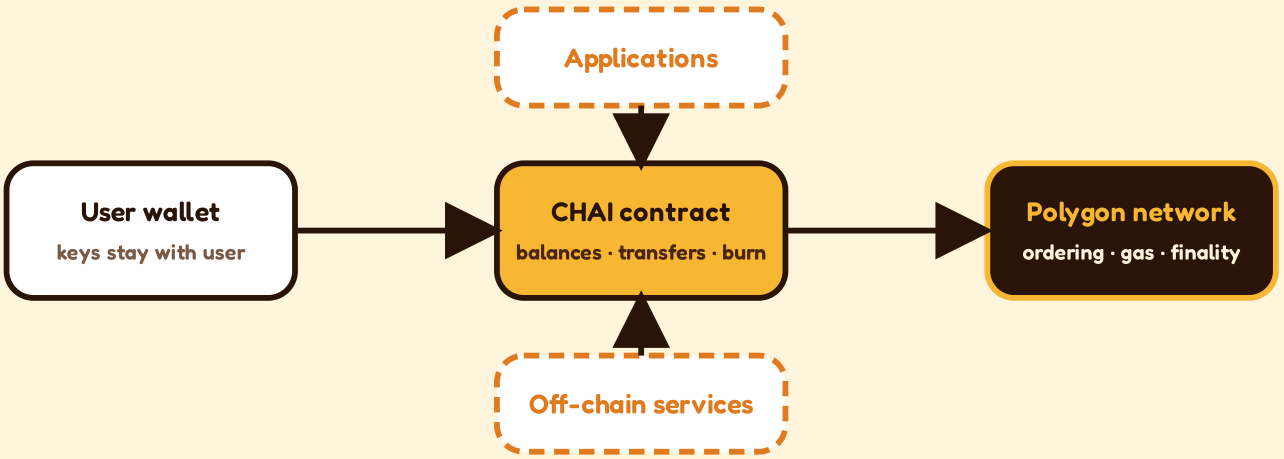
| | |
|---|---|
| **Total supply** | Tokens created at deployment minus tokens burned. On-chain. |
| **Circulating supply** | Total supply minus locked, vesting, reserve and project-controlled balances. Calculated from published wallet list. |
| **Project-controlled** | Any wallet whose key the project holds. All disclosed; none counted as 'community'. |
| **Burned** | Tokens sent to the burn function or a provable dead address. Irreversible. |

SECTION 10

# TECHNICAL ARCHITECTURE

*Under the foam: normal blockchain plumbing.*

CHAI uses Polygon as its settlement network. At the token layer, balances and transfers are recorded by the deployed smart contract. Wallets and applications interact with that contract through standard blockchain transactions.




| | |
|---|---|
| **User wallet** | Holds the user's private signing authority. The user should never disclose a seed phrase or private key. |
| **CHAI contract** | Maintains token balances, transfer logic, allowances and burn functionality. |
| **Polygon network** | Orders and confirms transactions and charges network gas in POL. |
| **Applications** | Wallets, explorers, DEX interfaces, redemption pages and dashboards that read token data or submit transactions. |
| **Off-chain services** | Optional systems — email delivery, retailer administration, customer support — that exist outside the token contract. |

**Separation of concerns**

The token contract does not need to know about email addresses, retailer accounts, marketing campaigns or support tickets. Those belong in application systems, not permanently embedded in transfer logic.

SECTION 11

# TOKEN CONTRACT DESIGN

*Boring code is underrated.*

The deployed CHAI token intentionally avoids several mechanisms that make meme tokens hard to reason about. There is no token-level transfer tax, no additional mint function, and no pause or blacklist switch in the base token design. This reduces the number of privileged actions that token users must monitor to approximately zero.

**✔ Fixed supply**

The deployed contract provides no additional minting path.

**✔ Standard transfers**

CHAI moves between compatible Polygon addresses subject only to normal network conditions.

**✔ Allowances**

Users can authorise compatible contracts (DEX routers, lockers) to spend specified amounts.

**✔ Burn**

A holder may voluntarily destroy tokens from their own balance; approved burn-from is supported.

**✖ No built-in tax**

No marketing, liquidity or "reflection" percentage is deducted from transfers.

**✖ No blacklist / pause**

The contract has no project-controlled switch to freeze balances or halt transfers.

## Why this matters for integrations

Tax-on-transfer tokens break DEX aggregators, lending protocols and bridges in unpredictable ways, and are frequently delisted for it. A plain ERC-20 profile means CHAI can plug into standard tooling without special-casing.

**Simple rule**

If a feature does not need to live inside the token contract, keep it outside the token contract.

Source-code verification on the Polygon explorer and any audit findings are covered in Section 14.

SECTION 12

# LAUNCH & LIQUIDITY PLAN

*Deep cup, locked pool, dates that may move.*

**APPROVED PLAN · DATES SUBJECT TO CHANGE**

| | |
|---|---|
| **Sequence** | **Dec 2026** policy adoption & private round → **Jan–Feb 2027** phased airdrop and community building → **March 2027** public DEX launch. |
| **Public launch date** | Target **March 2027**, announced only through official channels (Section 23). Date subject to change. |
| **Primary venue** | Uniswap on Polygon. Pool addresses published at launch. |
| **Trading pairs** | CHAI / POL and CHAI / USDT. |
| **Initial liquidity** | US$1,000,000 equivalent, seeded from the Liquidity bucket across both pools. |
| **LP lock** | LP tokens locked for 12 months with a recognised third-party locker; lock proof published at launch. |
| **Anti-snipe** | Liquidity added and pools announced in the same block window; no pre-announced pool address; project wallets do not trade in the first 24 h. |
| **Slippage guidance** | Standard AMM; no transfer tax, so 0.5–1% slippage is normally sufficient. |
| **Centralised exchanges** | Binance is the priority listing target. No listing is agreed or guaranteed (next page). |

## What the project will publish at launch

- ✔ Pool addresses and the transactions that seeded them.
- ✔ LP lock proof (locker, amount, unlock date).
- ✔ Every project-controlled wallet with its bucket label.
- ✔ A single dated announcement, pinned across all official channels, to defeat impersonators.

### No guaranteed liquidity, ever

Seeding a pool is not a promise of any price, depth or ability to exit a position. Liquidity depends on other participants and can be thin, volatile or absent.

SECTION 12

# PRIVATE ROUND & EXCHANGE STRATEGY

*Who buys before the public, on what terms, and what we are not promising.*

## Private round

APPROVED PLAN

| | |
|---|---|
| **Target raise** | US$10,000,000 |
| **Participants** | Crypto venture firms and accredited / professional investors only, following eligibility checks. Not open to the general public. |
| **Token source** | Private Round bucket, 10% of total supply (194.7 B CHAI). Nothing is drawn from the community or liquidity buckets. |
| **Terms** | Identical for every participant: 10% at TGE, 3-month cliff, then linear monthly vesting over 12 months. No side letters, no undisclosed discounts. |
| **Timing** | Conducted around policy adoption (December 2026), ahead of the public launch. |
| **Use of proceeds** | Initial liquidity (US$1M), security audit, Chai Card build-out, legal and compliance, community programs, exchange-related costs. A proceeds breakdown will be published after close. |
| **Legal basis** | Conducted only under an exemption or authorisation applicable in each participant's jurisdiction, with eligibility, residency and identity checks. Persons in jurisdictions where participation is unlawful are excluded. |
| **Disclosure** | Amount raised, number of participants (not names) and the vesting contract address published after close. |

**Offers not on official channels are fake**

The project will never solicit private-round participation by DM, cold email or unsolicited call. Any "allocation" offered outside the process announced on chaicoin.meme is a scam.

## Exchange strategy

The project intends to pursue listings on major centralised exchanges, with **Binance as the priority target**. Listing decisions are made solely by exchanges according to their own criteria and timelines. **No listing has been agreed and none is guaranteed.** The project will announce a listing only after it is live, never in advance, and does not treat a listing as a roadmap deliverable.

SECTION 13

# HOW TO BUY CHAI

*Four steps. Fewer than making actual chai.*

1. **Get a Polygon-compatible self-custody wallet**
   Install a reputable wallet (browser extension or mobile), write down the seed phrase on paper, and never type it into any website — including anything claiming to be Chai Coin.

2. **Fund it with POL**
   You need a small amount of POL for gas on Polygon, plus whatever you intend to swap. Buy POL on an exchange and withdraw to your wallet on the **Polygon** network, or bridge from another chain.

3. **Swap on the official Uniswap pool**
   Open Uniswap via the link on chaicoin.meme (Section 23), choose the CHAI/POL or CHAI/USDT pool, paste the contract address `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` as the output token, verify the address character-by-character, set slippage around 0.5–1%, and swap.

4. **Add CHAI to your wallet view**
   Import the token using the same contract address so your balance displays. Done. Ek chai ho jaye.

### Red flags

- ✖ Any site or DM asking for your seed phrase.
- ✖ A "CHAI" token with a different address.
- ✖ "Presale", "whitelist" or private-round "allocation" offers sent to you directly.
- ✖ Support accounts that message you first.

### Chai Card route

APPROVED PLAN

Where the Chai Card pilot operates, a participating retailer can issue a digital card for cash, redeemable to your Polygon wallet without a DEX (Sections 17–19). No account needed.

Public trading begins at launch (target March 2027). Before that, CHAI is obtainable only through the airdrop or the private round for eligible investors. This section is educational, not a recommendation to buy. CHAI may lose all its market value.

SECTION 14

# AUDIT & VERIFICATION

*Trust, but also run the tests.*

| Item | What it covers | Status |
|---|---|---|
| **Contract source verification** | Source code verified on the Polygon block explorer, so anyone can read the exact deployed code. | ON-CHAIN FACT |
| **Token contract audit** | Independent third-party review of the token contract (scope: ERC-20 conformance, burn logic, absence of privileged functions). Planned before public launch. | APPROVED PLAN |
| **Audit firm** | To be announced on official channels once engaged; report link published on completion. | TO BE CONFIRMED |
| **Findings summary** | Count by severity and remediation status, published with the report. | TO BE CONFIRMED |
| **Chai Card backend review** | Security assessment of retailer portal, redemption API and fulfilment signer before public pilot. | APPROVED PLAN |
| **Bug bounty** | No bug bounty program at this time. Responsible disclosures are welcome via official channels. | None |

## What you can verify yourself today ON-CHAIN FACT

- ✔ The contract address, total supply and decimals on any Polygon block explorer.
- ✔ That transfers do not deduct a tax (send a test amount between two wallets you control).
- ✔ That no mint transactions have occurred since deployment.
- ✔ Holder distribution and the largest balances.

**An audit is not a guarantee**

Even audited contracts have failed. An audit reduces the chance of a class of bugs; it does not eliminate smart-contract, integration or operational risk (Section 24).

SECTION 15

# COMMUNITY & DISTRIBUTION PRINCIPLES

*Real people, real consent, no fake steam.*

Community distribution should be understandable and auditable. Where CHAI is distributed through promotions, campaigns, purchases, vouchers or community programs, the relevant terms should state who is eligible, how amounts are calculated, what restrictions apply and whether any tax or identity requirements exist.

**We will**

- ✔ Label promotional distributions and incentives clearly.
- ✔ Separate operational wallets by purpose and keep reconciliation records.
- ✔ Publish material changes to distribution mechanics before they take effect.
- ✔ Publish program rules before a program opens.

**We will not**

- ✖ Present controlled wallets as independent community adoption.
- ✖ Use wash transactions or coordinated activity to fake demand or liquidity.
- ✖ Promise guaranteed appreciation, liquidity or exchange listings.
- ✖ Pay influencers without disclosure.

## Community charter (short version)

> **BE KIND. BE FUNNY. DON'T SCAM ANYONE. VERIFY THE ADDRESS.**

Moderation in official channels follows a published code of conduct. Impersonation, phishing links, unsolicited "support" DMs and undisclosed shilling result in removal.

SECTION 16

# AIRDROPS & COMMUNITY REWARDS

*Free chai exists. Free money does not.*

APPROVED FRAMEWORK

All rewards draw from the 35% Community bucket. Every program follows the same template: **rules first, then the campaign, then a public distribution report with hashes.**

| Program | Description | Status |
|---|---|---|
| **Phased airdrop** | The airdrop runs in phases before public launch. **Phase 1 distributes 20% of the total airdrop allocation** to early community members and verified participants; later phases follow published criteria. Sybil checks applied; wallet addresses only, never seed phrases. | Phase 1: Jan–Feb 2027 APPROVED PLAN |
| **Paid multipliers** | Airdrop recipients may optionally boost their allocation by paying a small fee in USDT or POL for a bonus multiplier. Fee schedule, caps and bonus tiers will be published in Version 2.0. | Mechanics PROPOSED |
| **Meme bounties** | Weekly or monthly prizes for community-created memes, formats and videos. Judged publicly. | Ongoing |
| **Referral program** | Reward for referring new participants, with caps per wallet and anti-abuse rules. Reward mechanics disclosed in full before it opens. | Confirmed APPROVED PLAN |
| **Creator grants** | Larger grants for tools, dashboards, translations or content that benefit the whole community. | Application-based |
| **Chai Card pilot rewards** | Bonus CHAI for first redemptions in pilot regions, funded from the Community bucket, not the Card reserve. | Pilot-linked |
| **Staking rewards** | Lock-to-earn program funded from the Community bucket. Design and rates published in Version 2.0. | Details PROPOSED |
| **Festival drops** | Themed distributions around chai-friendly moments (monsoon, Diwali, exam season). Small, fun, announced in advance. | Occasional |

## Rules that apply to every program

- ✔ Eligibility, calculation and caps are published before the program opens.
- ✔ Paid or incentivised participation is labelled as such; organic activity is never faked.
- ✔ Distribution reports list wallet counts, amounts and transaction hashes.
- ✔ Tax, identity or residency restrictions are stated where they apply. Rewards may be unavailable in some jurisdictions.
- ✔ No program promises or implies that a token purchase or paid multiplier will produce a return.

PILOT CONCEPT

SECTION 17

# CHAI CARD CONCEPT

*Cash in. Digital card out. CHAI redemption online.*

Chai Card is a proposed digital voucher experience around CHAI. A participating retailer records a cash sale in an online portal, the system generates a digital Chai Card, and the customer receives the card by email. **The customer does not need a Chai Card account.**

| | |
|---|---|
| **Customer account** | Not required for the proposed V1 experience |
| **Retailer account** | Required; subject to backend approval and status controls |
| **Default retailer limit** | US$600 outstanding issuance capacity, configurable by administrators |
| **Admin controls** | Activate, suspend or deactivate retailers; change or override limits |
| **Card credential** | Public Card ID plus a private one-time redemption secret |
| **Retailer visibility** | Reference / masked credential only, never the full redemption secret |
| **Customer delivery** | Digital card delivered to the customer's email |
| **Redemption** | Customer supplies valid card credentials and a Polygon wallet address |
| **Token source** | Chai Card & Merchant Reserve bucket (Section 07) |
| **Pilot regions** | India: Delhi, Gujarat, Mumbai and Chennai. International: Middle East. Each region launches only after local legal clearance. |

### Application layer only

Chai Card does not change the CHAI token contract. It is an ordinary web application that ends in an ordinary token transfer.

### Not live until cleared

Before any live cash-to-digital-asset rollout, the operating entity must complete applicable legal, tax, AML/KYC, consumer-protection and accounting analysis for each pilot jurisdiction (Section 25).

SECTION 18

# RETAILER NETWORK

*The chaiwallah gets a dashboard.*

A retailer portal can make the cash collection workflow intentionally narrow. The retailer authenticates, enters the customer's email and cash amount, reviews the centrally calculated CHAI entitlement, confirms that cash has been received, and generates the digital card. That is the entire job.

**Pending by default**

New retailers cannot issue until approved by an administrator.

**Backend status**

Administrators can activate, suspend or disable retailer access at any time.

**Outstanding limit**

A default US$600 issuance limit caps unsettled exposure per retailer; adjustable at project management's discretion.

**Override**

Authorised administrators can change or override individual limits, with a logged reason.

**Central pricing**

Retailers never choose the CHAI conversion rate. The server computes it from a published methodology.

**Settlement records**

Remittances restore issuance capacity only after reconciliation is recorded.

## Retailer onboarding

APPROVED PLAN

| | |
|---|---|
| **Who can apply** | Registered businesses in pilot regions (Delhi, Gujarat, Mumbai, Chennai; Middle East internationally) with a physical counter and a bank account for settlement. |
| **Documents** | Business identity, bank details, signatory ID. Retained under a published privacy policy. |
| **Training** | A ten-minute walkthrough. If it takes longer than making a cutting chai, the portal is too complicated. |
| **Retailer incentive** | 5% commission on each issued card, paid in CHAI from the Marketing bucket; never paid in cash by the project. |
| **Audit trail** | Material retailer and administrator actions are logged and retained. |

SECTION 19

# REDEMPTION & FULFILMENT ARCHITECTURE

*The secret code should be secret. Revolutionary, we know.*

The proposed redemption architecture separates the public card reference from the secret authorisation credential. The customer receives both; the retailer does not receive the full secret. The backend stores a cryptographic hash of the secret rather than retaining the plaintext credential after issuance.

1. **Issue**
   Retailer confirms cash receipt; the server creates the voucher and stores only a hash of the secret.
2. **Deliver**
   Customer receives Card ID and private redemption code by email.
3. **Redeem**
   Customer enters Card ID, secret and Polygon wallet address on the redemption page.
4. **Lock**
   Server validates the secret and atomically locks the voucher so it cannot be redeemed twice.
5. **Fulfil**
   A separate fulfilment signer/service submits the CHAI transfer from a small-inventory wallet.
6. **Record**
   After successful blockchain handling, the voucher is marked redeemed and the transaction hash retained.

**Signer isolation**

The production signer must be separated from ordinary shared web hosting. The main treasury seed phrase or private key must never be stored in a public web directory, an environment file on a shared host, or a chat message.

SECTION 20

# SECURITY MODEL

*Sunglasses are optional. Key hygiene is not.*

**Never request seed phrases**

Customer interfaces ask only for public wallet addresses or approved wallet connections.

**Separate secrets**

Redemption, admin, email API and blockchain signing credentials do not share storage or privileges.

**One-time redemption**

State transitions prevent two simultaneous redemptions of the same card.

**Idempotent fulfilment**

Retries must not create duplicate token transfers.

**Rate limiting**

Login and redemption endpoints limit repeated attempts and brute-force guessing.

**HTTPS everywhere**

All traffic uses TLS; no mixed content, no HTTP fallbacks.

**Least privilege**

Fulfilment wallets hold limited inventory and gas; treasury keys never touch servers.

**Monitoring**

Failed emails, failed redemptions and unusual retailer issuance are visible in real time.

## Key management ladder

APPROVED PLAN

| | |
|---|---|
| **Treasury** | Multi-party approval with hardware signers; documented approval for large moves. Configuration is not published for security reasons. |
| **Locked buckets** | Held by vesting/lock contracts; no human key can accelerate release. |
| **Fulfilment** | Hot wallet, small balance, auto-alerts, topped up from reserve in batches. |
| **Admin portal** | Hardware-key or app-based MFA for every administrator; sessions expire. |
| **Backups** | Encrypted database backups with tested restores; secrets never inside backups. |

SECTION 21

# USER EXPERIENCE

*Three taps good. Twelve forms bad.*

The consumer-facing experience is mobile-first. A customer should be able to understand what the card represents, see the CHAI amount, identify the card reference, protect the private code and redeem without creating an unnecessary account.

**Customer flow**

> RECEIVE CARD → OPEN REDEEM PAGE → ENTER WALLET → CONFIRM.

**Retailer flow**

> LOGIN → ENTER EMAIL + CASH → CONFIRM CASH → ISSUE.

## Interface commitments

- ✔ Warn that blockchain transfers are irreversible and a mistyped address means permanent loss.
- ✔ Never ask for a wallet seed phrase or private key. Ever.
- ✔ Show the CHAI amount in plain numbers and the card's expiry, if any, in plain dates.
- ✔ Work on a low-end phone over a patchy connection — the target user is at a tea stall, not a data centre.
- ✔ Offer the flow in English and Hindi first, with Gujarati, Tamil, Marathi and Arabic to follow for the pilot regions APPROVED PLAN.

## Accessibility & inclusion

Large tap targets, high-contrast text, no colour-only cues, screen-reader labels on every field. The brand can be loud; the interface must be legible.

SECTION 22

# BRAND, CULTURE & MEME KIT

*Professional backend. Unprofessional amount of chai jokes.*

CHAI's visual identity is intentionally cheerful: a glass of chai, sunglasses, a thumbs-up, warm golds and browns, and a distinctly meme-native personality. The tone can be playful without making misleading claims about financial outcomes.

Kadak Brown #2A1408 | Chai Orange #E07A1F | Saffron #F7B733 | Malai Cream #FFF4DC

## Brand rules

### Do

- ✔ Use humour to make the community memorable.
- ✔ Keep official contract details visually distinct from memes.
- ✔ Use consistent verification language on every channel.
- ✔ Keep risk disclosures readable, not in tiny text.

### Don't

- ✖ Fake endorsements, partnerships or listings.
- ✖ Invent user statistics or holder counts.
- ✖ Use humour to hide material information.
- ✖ Put the mascot next to a price chart pointing up.

## Meme kit PROPOSED

A public folder of logo files, mascot poses, sticker packs, colour tokens and caption templates ("Ek chai ho jaye?", "Cutting or full?", "Kadak only") released under a permissive licence for community remixing. Planned for Version 3.0 of this whitepaper.

SECTION 23

# COMMUNITY GROWTH & OFFICIAL CHANNELS

*The strongest marketing department is someone making a meme at 2:13 AM.*

Community growth can include memes, contests, social posts, educational content, referral campaigns, digital collectibles, local activations and merchant experiments. Any incentive program has clear rules and distinguishes organic community activity from paid or rewarded participation.

## Official channels

| Channel | Link |
|---|---|
| **Website** | **chaicoin.meme** — the single source of truth for every other link |
| **X / Twitter** | **@chaicoinchat** |
| **Telegram** | **@chaicoinchat** |
| **Other channels** | Any additional channel (Discord, Instagram, YouTube) is genuine only if listed on chaicoin.meme |
| **Polygon explorer** | `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` |

### Verification rule

Only links published on chaicoin.meme and cross-pinned in @chaicoinchat on X and Telegram are genuine. Anything else — DMs, "support" accounts, lookalike domains, airdrop pop-ups — is not. The project will never message you first.

## Growth levers (all disclosed)

- Meme contests
- Creator grants
- Referral program
- College activations
- Tea-stall pilots
- Sticker packs
- Translations
- Community AMAs
- Festival drops

SECTION 24

# RISK FACTORS

*Now for the part where the mascot removes the sunglasses.*

**Read this twice**

CHAI can lose all of its market value. Nothing in this document reduces that possibility. The risks below are not exhaustive.

| Risk | Description |
|---|---|
| **Market volatility** | CHAI may experience extreme price volatility, low liquidity, wide spreads or total loss of market value. Meme tokens are among the most volatile digital assets. |
| **No intrinsic claim** | Holding CHAI does not provide equity, dividends, revenue rights, debt claims or ownership of project assets. |
| **Smart-contract risk** | Even simple contracts can contain defects, integration assumptions or unforeseen behaviour. Audits reduce but do not eliminate this risk. |
| **Network risk** | Polygon congestion, outages, validator issues, fee changes, forks or protocol changes can affect transfers. |
| **Wallet risk** | Lost seed phrases, compromised devices, phishing and incorrect addresses can cause permanent, unrecoverable loss. |
| **Liquidity risk** | A user may be unable to buy or sell a desired amount at an expected price, or at all. LP locks do not guarantee depth. |
| **Concentration risk** | Large holders, including project buckets, may influence liquidity and price through transfers or sales. |
| **Counterparty risk** | Centralised services, retailers, email providers, hosting providers, lockers or exchanges may fail or suspend service. |
| **Voucher risk** | A Chai Card secret can be stolen, mistyped, phished or become inaccessible if email delivery fails. Unredeemed cards may expire. |
| **Operational risk** | Software bugs, reconciliation failures, staff error, credential compromise or insufficient gas can interrupt fulfilment. |

SECTION 24

# RISK FACTORS (CONTINUED)

*Still no sunglasses.*

| Risk | Description |
|---|---|
| **Regulatory risk** | Laws, tax treatment, AML/KYC requirements and digital-asset rules can change or differ across jurisdictions, and may restrict or prohibit some activities described here. |
| **Fraud / impersonation** | Attackers may create fake websites, fake tokens with the same name, fake support accounts or fraudulent promotions. |
| **Tokenomics execution risk** | Approved allocations, locks and vesting may be delayed, altered or not implemented. Until evidence is published, treat them as intent. |
| **Private-round & dilution risk** | Private-round participants acquire tokens before the public and may sell as vesting unlocks, affecting price. The round may not close, or may close below target, limiting funds for liquidity and development. |
| **Listing risk** | Exchange listings, including Binance, may never occur, may be delayed, or may be withdrawn after launch. |
| **Multiplier risk** | Fees paid for airdrop multipliers are non-refundable and do not entitle the payer to any return; bonus tokens may have little or no market value. |
| **Program abuse risk** | Airdrops and referral programs attract Sybil attacks and bots; anti-abuse measures may exclude legitimate participants or fail to exclude illegitimate ones. |
| **Key-person risk** | The project depends on a small number of contributors; loss of any could delay or halt development. |
| **No roadmap guarantee** | Planned features may be delayed, changed or cancelled. No phase is a delivery date. |
| **Technology obsolescence** | Wallet standards, networks, APIs and infrastructure can evolve or become unsupported. |
| **Tax risk** | Purchases, sales, transfers, rewards and burns may create tax obligations for holders that they must assess themselves. |

> **IF YOU CANNOT AFFORD TO LOSE IT, DO NOT PUT IT IN A MEME COIN. INCLUDING THIS ONE.**

SECTION 25

# REGULATORY & TAX CONSIDERATIONS

*Funny token. Real-world rules.*

Digital-asset regulation varies by jurisdiction and can change quickly. Activities involving sale, exchange, custody, promotion, cash collection, vouchers, retailer networks or conversion between fiat currency and digital assets may trigger legal, tax, AML/KYC, consumer-protection, payments or licensing considerations depending on structure and location.

**Labels do not determine law**

The project does not assume that calling an instrument a "meme coin", "voucher" or "card" determines its legal treatment. Legal characterisation depends on facts, rights, marketing, transaction flow and applicable law.

## Commitments

APPROVED PLAN

- ✔ Retail cash-to-CHAI operations will not launch publicly in any jurisdiction until the operator has assessed relevant requirements and implemented necessary controls.
- ✔ Jurisdiction-specific restrictions (including any regions where participation is unavailable) will be published in Version 2.0 and applied to the airdrop, private round and Chai Card pilots.
- ✔ Marketing will not target persons in jurisdictions where it would be unlawful, and will not present CHAI as an investment product.
- ✔ Where a pilot requires registrations, licences or reporting, those will be obtained before, not after, launch.

## Tax

Users are responsible for understanding their own tax obligations. Token purchases, sales, transfers, rewards, burns or other events may have tax consequences depending on jurisdiction and circumstances. In India, for example, virtual digital assets are subject to specific income-tax and TDS provisions; equivalent rules exist elsewhere. The project does not provide tax advice.

Pilot regions (Delhi, Gujarat, Mumbai, Chennai, Middle East) each require separate analysis; this section will be updated as it concludes and may narrow or expand what the project offers, and where.

SECTION 26

# ECOSYSTEM POSSIBILITIES

*Ideas, not promises. Please read the sticker.*

EXPLORATORY

The base token can support optional experiences without changing its core contract. The following are examples the community or project may explore; none is a commitment.

### Chai Card vouchers

The flagship application (Sections 17–19).

### Chai Collectibles (NFTs)

Limited runs of mascot poses, tea-stall art and festival editions. Collectibles are separate contracts; CHAI itself stays fungible.

### Community staking / lock-to-earn

APPROVED PLAN

Planned. Rewards come from the Community bucket at published rates, not from new issuance (there is none) or transfer taxes (there are none). Full design in Version 2.0.

### Token-gated content & events

Holder-only meme drops, AMAs, early access to sticker packs.

### Merch

Kulhads, mugs, tees. Paid in fiat or CHAI where lawful. Merch revenue policy to be published.

### Community polling

Signalling votes on burns, campaigns and roadmap order. Explicitly non-corporate and non-binding unless formal rights are separately created.

### Public dashboards

Supply, treasury, burns and distribution transparency (Section 29).

### Merchant experiments

Tea stalls accepting CHAI for a cutting, where legally and operationally appropriate.

SECTION 21

# ROADMAP

*Brew in stages. Dates are targets, not deliveries.*

PHASE A · COMPLETE

## FOUNDATION

Token deployed, source verified on the Polygon explorer, brand assets, official channels (chaicoin.meme, @chaicoinchat), wallet compatibility, operational wallet separation.

PHASE B · DECEMBER 2026 APPROVED PLAN

## POLICY ADOPTION & PRIVATE ROUND

Distribution policy takes effect, vesting and lock contracts deployed, wallet list published, US$10M private round, token contract audit engaged.

PHASE C · JAN–FEB 2027 APPROVED PLAN

## AIRDROP & COMMUNITY BUILD

Phased airdrop (Phase 1 = 20% of airdrop allocation), referral program, meme bounties, batch distribution tooling, community activations dedicated to building the holder base before launch.

PHASE D · MARCH 2027 APPROVED PLAN

## PUBLIC LAUNCH

Uniswap CHAI/POL and CHAI/USDT pools seeded with US$1M, LP locked 12 months, audit report published, Whitepaper v2.0 released. Date subject to change.

PHASE E · Q2–Q3 2027 APPROVED PLAN

## CHAI CARD PILOT & EXCHANGE PUSH

Retailer/admin portal, voucher delivery, redemption flow, test retailers in pilot regions after legal clearance; staking launch; centralised-exchange applications with Binance as priority.

PHASE F · H2 2027 APPROVED PLAN

## CONTROLS & SCALE

Monitoring, enhanced security, compliance controls, support tooling, measured retailer expansion, collectibles and token-gated experiences, Whitepaper v3.0 with meme kit.

Roadmap sequencing may change. No phase is a guaranteed delivery date or a representation that any approval, partnership or exchange integration has been obtained.

SECTION 28

# TREASURY & OPERATIONAL DISCIPLINE

*Do not keep every biscuit in one jar.*

Operational security improves when wallets are separated by function. Distinct addresses are used for treasury holdings, distribution, fulfilment, liquidity operations and other disclosed purposes. Separation improves reconciliation and limits the impact of a compromised operational key.

| Wallet role | Purpose |
|---|---|
| **Treasury (cold)** | Long-term holdings; multi-party approval; hardware signers; no server access. |
| **Liquidity ops** | Seeds and manages Uniswap positions; LP tokens forwarded to locker. |
| **Community distribution** | Executes airdrops and rewards in batches; balance publicly tracked. |
| **Chai Card reserve** | Feeds fulfilment wallet in small tranches. |
| **Fulfilment (hot)** | Small balance + POL for gas; auto-alerts on anomalies. |
| **Marketing** | Pays disclosed promotions, retailer commissions and integration bounties. |
| **Vesting contracts** | Hold Team and Private Round tokens; release per schedule; nobody can accelerate. |

Wallet addresses by role will be published on official channels at policy adoption (December 2026) and listed in Version 2.0.

## Operating rules

- ✔ Keep the primary treasury away from routine web-server signing.
- ✔ Maintain enough POL in operational wallets to pay gas without overfunding them.
- ✔ Reconcile token movements against application records at least weekly.
- ✔ Any treasury movement above **0.25% of total supply** (≈ 4.87 B CHAI) in a single transaction or rolling 7-day period requires documented multi-party approval and a public notice on official channels at least 48 hours in advance APPROVED PLAN.
- ✔ Publish wallet roles when doing so improves transparency without creating unnecessary security risk.

SECTION 29

# TRANSPARENCY FRAMEWORK

*Trust, but also verify the contract address.*

| Layer | Commitment |
|---|---|
| **On-chain facts** | Contract address, transfers, balances, burns and total supply can be independently inspected with any Polygon explorer. |
| **Off-chain facts** | Retailer status, email delivery, cash settlement and internal operational records depend on application/database records and periodic reports. |
| **Project statements** | Roadmap, planned features and policies are dated and updated when materially changed. Superseded versions remain accessible. |
| **Promotions** | Paid, incentivised or promotional activity is labelled. |
| **Incidents** | Material security or fulfilment incidents are communicated with practical user guidance. |

## The transparency dashboard APPROVED PLAN

A public page, linked from chaicoin.meme and specified fully in Version 2.0, that shows at minimum:

### Supply

Total, burned, circulating, and the wallet list used to compute it.

### Buckets

Each allocation wallet, its balance, and its vesting/lock status with links.

### Burn ledger

Date, amount, reason, hash for every burn.

### Programs

Every airdrop/reward program: rules, participants, amounts, hashes.

### Liquidity

Pool addresses, LP lock proofs, unlock dates.

### Changelog

Dated record of every whitepaper and policy change.

Until the dashboard exists, the same information is posted on @chaicoinchat (X) and pinned in the official Telegram.

SECTION 30

# TEAM & CONTRIBUTORS

*The people behind the kettle.*

ANONYMOUS TEAM

Chai Coin is built by an **anonymous core team**. This is a deliberate choice, common in meme projects, and it is stated plainly so readers can weigh it. Because there are no public reputations to rely on, accountability is shifted entirely onto on-chain and procedural controls listed below. There are currently no advisors.



### Project lead

Strategy, treasury discipline, partnerships



### Contracts & backend

Token, vesting contracts, Chai Card platform, security



### Community & brand

Channels, memes, campaigns, retailer relations

## Accountability controls

- ✔ Team tokens (8%) sit in a public vesting contract with a 6-month cliff and 24-month linear release (Section 08). Nobody can accelerate it.
- ✔ Treasury requires multi-party approval; no single contributor can move material funds, and large movements get 48-hour public notice (Section 28).
- ✔ Contributors follow a trading policy: no buying or selling CHAI in the 48 hours before or after any project announcement, and no trading on non-public information APPROVED PLAN.
- ✔ No advisors today. Any future advisor is disclosed here with their compensation source.
- ✔ Every project wallet is labelled and public from policy adoption, so contributor-controlled balances are visible.

### What anonymity means for you

You cannot check a founder's track record. You can check the vesting contract, the LP lock, the wallet list and the audit. If those are missing when they were promised, that is your signal.

SECTION 31

# PARTNERSHIPS, LISTINGS & INTEGRATIONS

*A logo on a slide is not a partnership.*

This section lists only arrangements that exist in writing, plus stated intentions clearly labelled as such. "In talks with" appears nowhere. **As of this version there are no signed partnerships.**

| Category | Detail | Status |
|---|---|---|
| **DEX venue** | Uniswap on Polygon; pool addresses published at launch (March 2027 target) | APPROVED PLAN |
| **Liquidity locker** | A recognised third-party locker will be used; provider and lock proof published at launch | APPROVED PLAN |
| **Audit firm** | Engagement planned before public launch; firm announced once engaged | TO BE CONFIRMED |
| **Centralised exchanges** | Binance is the priority listing target. No listing is agreed or guaranteed; announced only once live | APPROVED PLAN |
| **Explorer / data listings** | Token-info pages on explorers and price aggregators once eligible | APPROVED PLAN |
| **Wallet support** | Wallets displaying CHAI metadata natively | TO BE CONFIRMED |
| **Retail partners** | Pilot tea stalls / retailers in Delhi, Gujarat, Mumbai, Chennai and the Middle East, listed after onboarding and legal clearance | TO BE CONFIRMED |
| **Private-round participants** | Number of participants and amount raised disclosed after close; names not disclosed | APPROVED PLAN |
| **Payment / fulfilment vendors** | Email delivery and infrastructure providers used by Chai Card | TO BE CONFIRMED |

### Listing claims

Targeting Binance is an intention, not an outcome. The project does not promise or "expect" any centralised-exchange listing, and anyone claiming a listing is confirmed is not speaking for the project.

SECTION 32

# FREQUENTLY ASKED QUESTIONS

*Questions best answered before Telegram answers them for you.*

| Question | Answer |
|---|---|
| **Can more CHAI be minted?** | No. The deployed token contract has no additional mint function. |
| **Does CHAI charge a transfer tax?** | No. 0% at the contract level. |
| **Can the project freeze my CHAI?** | No. The contract includes no project-controlled blacklist or pause mechanism. |
| **Can I burn CHAI?** | Yes. The token supports voluntary burn for tokens a holder controls. |
| **Is CHAI a share in a company?** | No. Holding the token does not create equity, dividend or governance rights. |
| **Does CHAI guarantee returns?** | No. There is no guaranteed price, return, liquidity or appreciation. |
| **Is there a private sale?** | Yes: a disclosed private round of 10% of supply, targeting US$10M from venture firms and accredited investors, with vesting (Section 12). It is never offered by DM; anything unsolicited is a scam. |
| **When can the public buy?** | At the Uniswap launch, target March 2027. Before that, only via the phased airdrop. |
| **Where is the tokenomics pie chart?** | Section 07 — approved; on-chain from December 2026. |
| **When will the team unlock?** | Not before a 6-month cliff, then linearly over 24 months, enforced by contract. |
| **Will CHAI be listed on Binance?** | Binance is the priority target. Nothing is agreed or guaranteed (Section 31). |
| **What are paid multipliers?** | An optional way for airdrop recipients to boost their allocation for a small USDT/POL fee. Details in Version 2.0. |
| **Do I need a Chai Card login?** | No. The proposed customer redemption design does not require an account. |
| **Does a retailer see my secret code?** | No. Retailer views show masked/reference information only. |
| **Should I enter my seed phrase to redeem?** | Never. A legitimate flow never asks for it. |
| **What identifies the real token?** | The Polygon contract address: `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` |

SECTION 33

# TECHNICAL REFERENCE

*For people who read the ingredients on the tea packet.*

| | |
|---|---|
| **Name** | Chai Coin |
| **Ticker** | CHAI |
| **Network** | Polygon (PoS) mainnet |
| **Contract address** | `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` |
| **Total supply** | 1,947,000,000,000 CHAI |
| **Decimals** | 18 |
| **Core behaviour** | ERC-20-style fungible token transfers and allowances |
| **Burn capability** | Holder burn / approved burn-from capability |
| **Additional minting** | Not exposed by the deployed token contract |
| **Transfer tax** | 0% at token-contract level |
| **Pause / blacklist** | Not included in the token contract |
| **Gas token** | POL |
| **Source verification** | Verified on Polygon block explorer |
| **Audit report** | Planned before public launch; TO BE CONFIRMED |
| **Official links** | chaicoin.meme · X @chaicoinchat · Telegram @chaicoinchat |

## Wallet import parameters

| | |
|---|---|
| **Network** | Polygon Mainnet |
| **Token address** | `0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26` |
| **Symbol** | CHAI |
| **Decimals** | 18 |

**Always verify the full contract address**

Tickers and logos can be copied in seconds. Compare all 42 characters, not just the first and last four.

SECTION 34

# GLOSSARY

*Chai vocabulary and chain vocabulary, side by side.*

**Allowance**
Permission a holder grants a contract to spend a set amount of their tokens.

**AMM / DEX**
Automated market maker / decentralised exchange: a pool-based venue where swaps happen on-chain.

**Burn**
Permanently destroying tokens, reducing total supply.

**Cliff**
A period during which none of a vesting allocation is released.

**Circulating supply**
Tokens not locked, vesting or project-controlled.

**ERC-20**
The standard token interface CHAI follows.

**Gas**
Network fee paid in POL to process a Polygon transaction.

**LP token / LP lock**
Receipt for liquidity deposited in a pool; locking it prevents withdrawal for a period.

**Multisig**
A wallet requiring several signers to approve a transaction.

**Seed phrase**
The master secret for a wallet. Never share it.

**Sybil**
One person pretending to be many wallets to farm rewards.

**TGE**
Token generation / distribution event; here, the point at which the allocation policy takes effect (December 2026).

**Private round**
Sale of tokens to venture firms and accredited investors before public launch, on disclosed, vested terms.

**Vesting**
Gradual release of tokens over time, enforced by contract.

**Chai**
Tea, but with milk, sugar, spices and opinions.

**Chaiwallah**
The person who makes it. Respect.

**Cutting**
Half a glass. Also, 1,000 CHAI in community slang.

**Ek chai ho jaye?**
"Shall we have a chai?" The universal invitation.

**Kadak**
Strong. Applies to chai and to key management.

**Kettle**
1,000,000 CHAI in community slang. Not a contract unit.

**Kulhad**
The clay cup. Also a future merch item.

**Malai**
The cream on top. Also our lightest brand colour.

**Tapri**
Roadside tea stall; the intended home of the Chai Card pilot.

SECTION 35

# PLACEHOLDER REGISTER

*Everything stickered in this document, in one place, so nothing hides.*

This register lists every item marked APPROVED PLAN, PROPOSED or TO BE CONFIRMED. It will be republished with each version until it is empty.

| Section | Item | Status |
|---|---|---|
| 07–08 | Bucket wallet addresses, vesting & lock contract addresses (published Dec 2026; listed in v2.0) | APPROVED PLAN |
| 09 | Chai Card validity window before expiry burn (in Chai Card terms) | TO BE CONFIRMED |
| 12 | Pool addresses, LP lock proof, locker name, exact launch date (published at launch) | APPROVED PLAN |
| 12 | Private round: amount raised, participant count, proceeds breakdown (after close) | APPROVED PLAN |
| 14 | Audit firm, report and findings | TO BE CONFIRMED |
| 16 | Airdrop later-phase criteria; paid-multiplier fee schedule and tiers; referral mechanics; staking design (v2.0) | PROPOSED |
| 22 | Meme kit link and licence (v3.0) | PROPOSED |
| 25 | Jurisdiction-specific restrictions for airdrop, private round and Chai Card (v2.0) | PROPOSED |
| 27 | All phase dates are targets and subject to change | APPROVED PLAN |
| 28 | Wallet addresses by role (Dec 2026; listed in v2.0) | APPROVED PLAN |
| 29 | Transparency dashboard specification and URL (v2.0) | APPROVED PLAN |
| 31 | Locker, audit firm, wallet support, retail partners, vendors | TO BE CONFIRMED |

**Coming in Version 2.0 (target: launch, March 2027)**

Wallet and contract addresses · airdrop multiplier mechanics · staking design · jurisdiction restrictions · transparency dashboard · audit report · private-round close disclosure.

**Coming in Version 3.0 (target: H2 2027)**

Public meme kit · Chai Card pilot results · retailer network status · exchange status · collectibles.

**Reader's rule of thumb**

If it has a sticker, it is not yet a fact. If it has a hash, it is.

SECTION 36

# CLOSING: ONE MORE CUP

*A meme can be fun without the mechanics being mysterious.*




**CHAI is built around a simple idea**

**Keep the token understandable. Keep the culture fun. Keep the security serious.**

The token is already defined by its on-chain rules. Everything built around it — community campaigns, digital cards, retailer experiences and future integrations — should respect those rules and make the experience clearer rather than more confusing.

The best meme communities do not need to pretend to be something else. CHAI can be a playful cultural token while still treating transparency, security and user choice with respect.

# EK CHAI HO JAYE?

Official token contract: 0xC9810aa99f31893E0EBD05151e2bceFDB1Ca2f26

**chaicoin.meme · X @chaicoinchat · Telegram @chaicoinchat**

Whitepaper v1.0 · October 2026 · Future changes are logged in the transparency changelog.