$APEIT White Paper

The token behind the all-in-one crypto trading wallet. Seven chains, one seed phrase, one app — and a presale built to fund the hardware wallet and spend card that finish the stack.

7	$3M	1 SOL	15 Aug 2026
CHAINS LIVE	PRESALE TARGET	MINIMUM ENTRY	PRESALE OPENS

Version 1.0 · Published Q3 2026. This document is informational and does not constitute an offer of securities or investment advice. Read the risk factors (§12) and the legal notice (§14) in full before participating.

What's in here

A NOTE ON PLACEHOLDERS

Figures still under audit or pending final board sign-off are marked **TBD** throughout. Nothing marked TBD should be relied upon until version 1.1 of this document is published alongside the audit report.

01 · ABSTRACT

One seed phrase. Seven chains. Zero tab-switching.

Ape It is a live, non-custodial, multi-chain trading wallet. It is not a roadmap. It is on the App Store and Google Play today, and it already does the thing most wallets promise and few deliver: it lets one person trade across seven chains and three DEX ecosystems without leaving the app.

The wallet ships with a single 12-word HD seed securing Solana, Ethereum, BNB Chain, Base, Sui, Hyperliquid and Robinhood Chain; DEX aggregation through Jupiter, 0x/Uniswap and PancakeSwap; Pump.fun discovery and trading; Take-Profit, Stop-Loss and OCO orders via Jupiter Trigger; live portfolio and PnL powered by Zerion; and a fiat on-ramp through Kotani Pay for African markets with a guided KYC flow. It is localised into twelve or more languages.

$APEIT is the native token that sits underneath it. It exists to do four jobs: discount trading fees, reward the traders who generate volume, gate premium tooling, and align the people funding the next two products — the ApeIt hardware wallet and the ApeIt spend card — with the people who will use them.

The presale targets $3,000,000 with a $2,000,000 soft cap, opens inside the Ape It app on 15 August 2026, accepts SOL and USDC from a minimum of **1 SOL**, and pays a 20% referral bonus. Contributions settle into an audited Solana presale vault. Token generation follows in Q4 2026: mint, revoke authorities, 25% unlocked at TGE with the remainder vesting, DEX listing with a twelve-month liquidity lock, then CoinGecko, CoinMarketCap and tier-2 CEX listings.

> *Most tokens raise money to build an app. This one raises money to finish a stack that already has users trading on it.*

Multi-chain broke the retail trader

The last cycle fragmented liquidity across more chains than any human can hold in working memory. A trader chasing a launch now needs a Solana wallet for Pump.fun, an EVM wallet for Base and BNB, a separate app for Sui, a bridge they half-trust, a portfolio tracker that lags, and a browser extension that asks them to sign a transaction they cannot read.

Every one of those hops is a place to lose money — to a phishing site, to a fat-fingered address, to a seed phrase written on the back of a receipt, or simply to the thirty seconds it takes to switch context while the candle runs away.

Four failures we build against

FRAGMENTATION

Seed phrases multiply per chain. Each additional wallet is an additional way to be permanently locked out.

EXECUTION

Mobile wallets store; they rarely trade. No limit orders, no stops, no OCO — so retail sizes wrong and exits late.

ON-RAMP

In much of Africa and the global south, getting from local currency into crypto is still the hardest step in the funnel.

OFF-RAMP

Gains that cannot be spent are scoreboard points. Getting value back out remains slow, expensive and custodial.

Ape It closes the loop end to end: one seed in, seven chains of execution in the middle, and — with the card — spending out the other side. The token is what ties the loop's economics together.

What already ships

Everything in this section is live in production on iOS and Android. Nothing here is a promise.

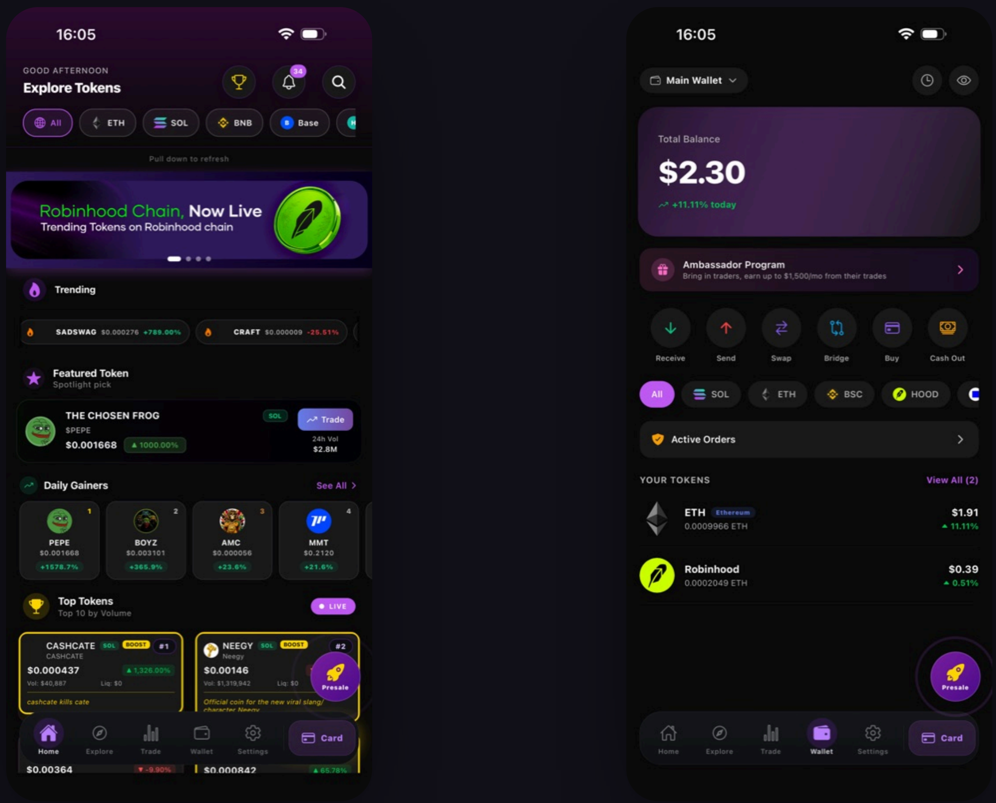

Fig. 1 — Explore, with Spotlight, trending and top tokens by volume (left); the multi-chain wallet with balance, quick actions and per-chain filters (right). Production builds, August 2026.

01 Multi-chain HD wallet

One 12-word seed derives keys for Solana, Ethereum, BNB Chain, Base, Sui, Hyperliquid and Robinhood Chain. Multi-wallet groups let a trader separate a degen wallet from a savings wallet under the same recovery. Existing seeds can be imported.

02 DEX swaps on every supported chain

Jupiter aggregation on Solana, 0x and Uniswap routing on Ethereum and Base, PancakeSwap on BNB Chain. One swap interface, best available route per network, no manual bridging between apps.

03 Pump.fun, built in

Buy, sell and discover new Solana launches from inside the wallet, with Kings of the Hill trending surfaced natively. No browser extension, no copy-pasted contract address.

04 Limit, Stop-Loss and OCO orders

Take-Profit, Stop-Loss and One-Cancels-Other orders execute through Jupiter Trigger. Set the exit before the entry — the discipline layer most mobile wallets simply do not have.

05 Portfolio and PnL

A unified multi-chain portfolio with live pricing and profit-and-loss tracking powered by Zerion, plus shareable PnL cards for the group chat.

06 Fiat on-ramp

Buy crypto with local currency through Kotani Pay across African markets, with a guided KYC flow built into onboarding rather than bolted on at the end.

07 Discovery and Spotlight

A trending home feed, a curated Spotlight slot, global token search and detail charts — so finding the trade happens in the same app as taking it.

08 Alerts, contests and 12+ languages

Push notifications, price alerts, trading-volume contests and over-the-air updates, localised into twelve or more languages for a genuinely global user base.

09 Wallet creation with Privy

A new user can create a wallet with email or social login through Privy — no seed phrase to write down before their first trade — and export to full self-custody whenever they choose. The twelve-word route stays available for anyone who wants it from the start.

Your keys never leave your phone

Ape It is non-custodial by construction, not by policy. Private keys are derived on-device from a BIP-39 mnemonic and stored in the platform secure enclave — iOS Keychain with Secure Enclave protection, Android Keystore with hardware backing where available. They are gated behind a PIN and device biometrics. Ape It Tech cannot move user funds, freeze an account, or recover a lost seed phrase, because it never holds the material required to do any of those things.

The four layers

Key layer	A single BIP-39 mnemonic, BIP-44 derivation paths per chain, hardware-backed storage, biometric plus PIN gating. Seed export is deliberately friction-heavy.
Routing	Quotes and routes are fetched from established aggregators — Jupiter, 0x, PancakeSwap — and every resulting transaction is built, previewed and signed locally before broadcast.
Data	Balances, pricing and PnL come from Zerion. Read-only market data, no custody, no ability to initiate a transfer.
Fiat	Kotani Pay handles local-currency rails and KYC as a regulated third party. Identity documents are processed by the provider, not stored by Ape It.

Presale contract security

The presale vault is a Solana program that accepts SOL and USDC, records contributions per wallet, and is the sole address published for the sale. Before the sale opens it will be audited by an independent firm and the report published in full alongside version 1.1 of this document. Auditor and report date: **TBD**

At token generation, mint authority and freeze authority on the $APEIT SPL mint are revoked on-chain. After that point no additional supply can be created and no wallet can be frozen — including by us. The revocation transaction signature will be published.

ONE ADDRESS, EVER

The presale is conducted inside the Ape It app and through the official contract address published at apeitwallet.com. We will never DM you an address, never ask for your seed phrase, and never run a “bonus round” in a Telegram reply. Anything that does is a scam.

Mobile-first, emerging-market-first

Two structural bets shape this product. The first is that the next hundred million crypto users arrive on a phone, not a desktop with a browser extension. The second is that they arrive from markets where the local banking rail is the bottleneck — which is precisely where the Kotani Pay on-ramp and the forthcoming spend card matter most.

Ape It is built by a South African company, shipping first into African markets, with localisation into twelve or more languages from day one. That is not a marketing angle; it determines which integrations were built first and why the card is on the roadmap ahead of, say, an NFT gallery.

Where Ape It sits

CATEGORY	TYPICAL STRENGTH	WHERE IT LEAVES A GAP
Single-chain wallets	Deep native UX on one chain	A second chain means a second app and a second seed
Browser-extension wallets	Broad dApp connectivity on desktop	Weak mobile story, no order types, phishing surface
Centralised exchanges	Order types, fiat rails, deep liquidity	Custodial, slow to list, no early launches
Trading bots	Speed on new launches	Chat-window UX, custody ambiguity, one chain
Ape It	Seven chains, order types, on-ramp, non-custodial, mobile	Younger brand; card and hardware still to ship

The position we are taking is the exchange feature set without the exchange's custody, delivered on the device people actually trade from, in the markets where the on-ramp is the hard part.

What $APEIT actually does

A token with no job is a liability. $APEIT has four, each of them tied to something the wallet already does or is contractually building.

01 Fee discounts

Holding $APEIT reduces the Ape It platform fee on swaps and trigger orders across all seven chains. Discount tiers scale with balance. Tier thresholds: **TBD**

02 Trading rewards

Volume traded through the app earns $APEIT from the rewards allocation, distributed on a published schedule. The existing volume-contest mechanic becomes the distribution rail.

03 Staking

Staked $APEIT unlocks premium tooling — priority Spotlight submissions, advanced alerts and higher trigger-order limits — and earns a share of the rewards pool. Rates: **TBD**

04 Hardware & card access

$APEIT holders get first allocation on the hardware wallet, priority in the card waitlist, and preferential card fees. Holders fund the products; holders get them first.

What $APEIT is not

It is not a share, a note, a deposit, or a claim on the revenue or assets of Ape It Tech (Pty) Ltd. It confers no equity, no dividend and no legal governance right over the company. It is a utility token used inside a software product. Section 12 and Section 14 set out the risks and the legal position in full, and they are not boilerplate — read them.

Supply, allocation and vesting

$APEIT is a Solana SPL token with a fixed total supply of 1,000,000,000 (1B). Mint and freeze authorities are revoked at generation, so no more can ever be created. The presale sells 30% of supply (300,000,000 $APEIT) through a five-stage price ladder; the remaining 70% funds liquidity, the team, growth, on-chain rewards and exchange listings, each on the vesting terms below.

1B TOTAL SUPPLY	**$0.005→$0.015** PRESALE PRICE	**$0.03** LISTING PRICE
30% PRESALE ALLOCATION	**$3,000,000** HARD CAP	**$2,000,000** SOFT CAP

Presale price ladder

The presale is sold in five stages of 60M $APEIT each. The price rises from $0.005 in stage 1 to $0.015 in stage 5 — an average of $0.01 across the 300M presale allocation. Buying earlier lands in a cheaper stage, so the same contribution buys more tokens; a contribution that crosses a stage boundary is priced per stage. Every stage lists at $0.03 — the presale is a discount to the open-market price.

STAGE	PRICE / $APEIT	TOKENS	SELLS OUT AT (CUMULATIVE)
Stage 1	$0.005	60M	$300K
Stage 2	$0.0075	60M	$750K
Stage 3	$0.01	60M	$1.35M
Stage 4	$0.0125	60M	$2.1M
Stage 5	$0.015	60M	$3M

Allocation

BUCKET	SHARE	TOKENS	UNLOCK & VESTING

Presale	30%	300,000,000	Staged \$0.005→\$0.015; 25% at TGE, remainder vests linearly
Liquidity	15%	150,000,000	Paired at listing, LP locked 12 months
Team & advisors	15%	150,000,000	Cliff then linear vesting, on-chain
Marketing & referrals	20%	200,000,000	Includes the 20% presale referral bonus
Community & trading rewards	12%	120,000,000	Earned by trading volume, released over time
Listings & market making	8%	80,000,000	Tier-2 CEX listings and MM inventory

Use of proceeds

Presale proceeds are allocated to finishing the stack, not to a general fund. In order of priority: hardware wallet engineering and manufacturing; card programme, BIN sponsorship and compliance; exchange listings, liquidity and market making; on-ramp expansion into additional African and global-south corridors; security audits and ongoing app development; and growth.

How to get in

SOL & USDC	1 SOL	20%	In the app
ACCEPTED	MINIMUM	REFERRAL BONUS	WHERE

The minimum contribution is 1 SOL (or USDC equivalent). Contributions are denominated in SOL; USDC is accepted at the equivalent value at the time of the transaction.

Step by step

01 Download Ape It and create or import a wallet

iOS or Android. Back up the 12 words offline before you fund anything.

02 Fund with SOL or USDC

Transfer in, swap in-app, or buy with local currency via the Kotani Pay on-ramp where available.

03 Open the Presale tab and commit

From 1 SOL upward. The transaction goes to the audited presale vault and your allocation is recorded against your wallet address.

04 Share your referral code

Every wallet gets one. Contributions made through your code earn you a 20% bonus in $APEIT, credited at TGE on the same vesting terms.

05 Claim at TGE

25% of your allocation unlocks at token generation; the balance vests to the same wallet on the published schedule. Claiming happens in-app.

Price, caps and refunds

$APEIT is sold through a five-stage price ladder, from $0.005 in stage 1 to $0.015 in stage 5 (see §7) — the earlier you contribute, the cheaper the stage and the more tokens you receive. The sale has a hard cap of $3,000,000 and a soft cap of $2,000,000. If the soft cap is not reached within the sale window, the board may extend the window or return contributions from the vault to their originating wallets, net of network fees.

Participation may be restricted in certain jurisdictions and may require identity verification. See Section 14.

From vault to market

Token generation follows the close of the presale in Q4 2026 and runs in a fixed sequence, each step verifiable on-chain.

01 Mint and revoke

The $APEIT SPL mint is created at the fixed total supply. Mint and freeze authorities are revoked immediately; the signatures are published.

02 TGE unlock

25% of each presale allocation becomes claimable. The remaining 75% vests on the published schedule, enforced by contract rather than by promise.

03 DEX listing and LP lock

The liquidity allocation is paired and listed on a Solana DEX at a reference price of $0.03 — above every presale stage, so presale buyers enter at a discount. LP tokens are locked for twelve months, with the lock transaction published.

04 Trackers and exchanges

CoinGecko and CoinMarketCap listings, followed by tier-2 centralised exchange listings as market-making arrangements are finalised.

05 Utility switch-on

Fee discounts and staking go live in the app in the same release cycle, so the token has a job on day one rather than a quarter later.

NO PRE-ANNOUNCEMENTS

Listing dates, exchange names and market-making partners are commercially sensitive and will not be pre-announced. Treat any account claiming otherwise as fraudulent.

Twelve months, four milestones

Presale to hardware wallet in a year. Dates are targets, not guarantees; shipping order is fixed even where timing moves.

Q3 2026
PRESALE

- Publish tokenomics: 1B supply, 5-stage presale price
- Deploy the Solana presale vault; audit in progress
- Presale live in-app — SOL/USDC, from 1 SOL, at $0.005
- 20% referral bonus live
- Reach the $2M soft cap

Q4 2026
TGE

- Mint $APEIT, revoke mint and freeze authorities
- TGE: 25% unlock, remainder vesting
- DEX listing with a 12-month LP lock
- CoinGecko, CoinMarketCap, tier-2 CEX
- Fee discounts and staking switched on

H1 2027
CARD

- Virtual VISA card launch with tap-to-pay
- KYC and compliance rails for African markets
- Holder-tier card fees and priority waitlist
- Physical card production begins

H2 2027
HARDWARE

- ApeIt hardware wallet ships to holders first
- BLE pairing with on-device transaction approval
- Cold-signing for Jupiter and Pump.fun flows
- Additional chains and on-ramp corridors

What the raise builds

Two products complete the loop. The presale exists to fund them, and both are already specified rather than aspirational.

ApeIt hardware wallet

Own-branded cold storage that pairs with the app over Bluetooth Low Energy. Keys are generated on the device and never leave it; every Jupiter swap or Pump.fun trade is confirmed physically on-device. Critically, the trade flow in the app does not change — only the signer moves to hardware, so a user upgrading from hot to cold storage does not have to relearn the product.

Fig. 2 — The ApeIt hardware wallet. The app builds the trade; the device shows what is actually being signed and holds the key. Industrial design is not final.

Keys never leave the device	On-device transaction approval	Pairs over BLE with the app

Apelt card

A crypto debit and spend card that turns balances into everyday purchasing power. A virtual VISA card launches first for immediate tap-to-pay, with a physical card following. The card is built for African fiat rails with KYC in place, and holder tiers determine fees and waitlist priority.

Fig. 3 — The Apelt card. Virtual first for instant tap-to-pay, physical to follow. Artwork, tier naming and issuer branding are subject to the sponsoring institution's approval.

Spend at any VISA merchant	Built for African fiat rails	Virtual now, physical later

Both products depend on third parties — chip suppliers, contract manufacturers, BIN sponsors, card networks and regulators. Timelines reflect current commercial discussions and may move. Card availability will vary by jurisdiction and is subject to the sponsoring institution's approval.

Read this one twice

YOU CAN LOSE EVERYTHING YOU CONTRIBUTE

That is not a formality — it is the single most likely outcome for most tokens launched in any given year. Only contribute what you can afford to lose entirely.

Total loss of value

$APEIT may trade below the presale price, or may not trade at all. There is no guarantee of liquidity, of a listing, or of any secondary market.

Volatility

Crypto-asset prices move violently and without warning. Vesting means you may be unable to sell during a period in which the price falls.

Smart-contract risk

An audit reduces but does not eliminate risk. Bugs in the presale vault, the vesting contract or any integrated protocol could result in permanent loss of funds.

Third-party dependency

Ape It depends on Jupiter, 0x, Uniswap, PancakeSwap, Pump.fun, Zerion and Kotani Pay, and on the underlying chains. Outages, API changes or failures at any of them degrade the product.

Regulatory risk

Crypto regulation is unsettled and moving in South Africa and globally. Future rules could restrict the token, the card programme, the on-ramp, or availability in your jurisdiction.

Execution risk

Hardware manufacturing and card issuance are capital-intensive and depend on partners outside our control. Milestones may slip or change materially.

Funding risk

If the raise falls short of target, roadmap scope will be reduced or sequenced differently. A soft-cap miss may lead to extension or refund.

Self-custody risk

Non-custodial means irreversible. If you lose your seed phrase, no one — including us — can restore your funds or your allocation.

Fraud and impersonation

Presales attract impersonators. Only ever use the official app and the contract address published at apeitwallet.com. We will never ask for your seed phrase.

Tax

Acquiring, holding, staking or disposing of $APEIT may create tax obligations where you live. You are responsible for determining and meeting them.

Who is behind this

Ape It is operated by a registered South African company with a named director — not an anonymous team behind a cartoon avatar.

Entity	APE IT TECH (PTY) LTD
Registration	2025/446539/07
Jurisdiction	Republic of South Africa
Director	Tyler Pret
Products	Ape It wallet (iOS, Android) · ApeIt hardware wallet · ApeIt card

Where to find us

WEBSITE apeitwallet.com	X @apeit_wallet
TELEGRAM t.me/apeitspotlight	INSTAGRAM · TIKTOK @apeit_wallet · @apeitwallet

These are the only official channels. Any other account, group or address claiming to represent Ape It is fraudulent.

The part the lawyers wrote

No offer of securities. This document is for information only. It does not constitute a prospectus, an offer document, an invitation to invest, financial product advice, or a solicitation of any kind in any jurisdiction. $APEIT is intended to function as a utility token within the Ape It application. It confers no ownership, equity, dividend, revenue share, or legal governance right in APE IT TECH (PTY) LTD or any affiliate.

No advice. Nothing here is financial, investment, legal, accounting or tax advice. You should obtain independent professional advice before participating and should not rely on this document in making any decision.

Restricted jurisdictions. Participation is prohibited where it would breach applicable law. Persons in restricted jurisdictions, persons on applicable sanctions lists, and persons who cannot lawfully acquire crypto-assets in their jurisdiction may not participate. Identity verification may be required, and Ape It reserves the right to refuse or refund any contribution at its discretion.

Forward-looking statements. Statements about the roadmap, the hardware wallet, the card, listings, partnerships and future functionality are forward-looking and reflect current intentions only. They involve known and unknown risks and may not be achieved. No representation or warranty is given as to their accuracy or achievability, and Ape It undertakes no obligation to update them except by publishing a revised version of this document.

Placeholders. Figures marked TBD are not yet finalised for publication and must not be relied upon. Final figures will appear in version 1.1 of this document alongside the audit report.

Third parties. References to Solana, Ethereum, BNB Chain, Base, Sui, Hyperliquid, Robinhood, Jupiter, Uniswap, 0x, PancakeSwap, Pump.fun, Zerion, Kotani Pay, VISA, Apple and Google identify independent products and services. Names and marks belong to their respective owners. Their mention does not imply endorsement, partnership or approval unless separately and expressly stated.

No liability. To the maximum extent permitted by law, APE IT TECH (PTY) LTD, its directors, employees and contractors accept no liability for any loss arising from use of, or reliance on, this document or from participation in the presale — including losses from price movement, smart-contract failure, third-party outage, regulatory action, or loss of a seed phrase.

Governing law. This document and the presale are governed by the laws of the Republic of South Africa, without regard to conflict-of-laws principles.

Plain language

Non-custodial	You hold the keys. The company cannot move, freeze or recover your funds.
HD wallet	Hierarchical deterministic — one seed phrase mathematically derives keys for many chains and accounts.
Seed phrase	The 12 words that recreate your wallet. Anyone who has them has your money.
DEX	Decentralised exchange — trading happens through a smart contract, not a company's order book.
Aggregator	Software that scans many DEXs and routes your trade through the best available price.
OCO	One-Cancels-Other — a take-profit and a stop-loss placed together; filling one cancels the other.
TGE	Token Generation Event — the moment the token is created and first distributed.
Vesting	Tokens released gradually over time rather than all at once, enforced by contract.
LP lock	Liquidity-pool tokens locked in a contract for a fixed period so liquidity cannot be withdrawn.
Mint authority	The permission to create more tokens. Revoking it makes supply permanently fixed.
Freeze authority	The permission to freeze a holder's tokens. Revoking it means no one can block your transfers.
SPL	Solana Program Library — the token standard on Solana, equivalent to ERC-20 on Ethereum.

Soft cap	The minimum raise required for the sale to proceed as planned.
On-ramp	A service that converts local currency into crypto — the entry point to everything else.

The presale opens inside the app, from 1 SOL.

SOL and USDC, an audited Solana vault, and a 20% referral bonus on every contribution made through your code.