

BEGINNER'S GUIDE

How it works, how to *grow*, how to stay *safe*

A step by step guide to Golden Capitals for people who have never invested before. Plain words, real screens, no jargon.

PART 1
How it works

PART 2
How to grow

PART 3
How to stay safe

WELCOME

Read this first

Golden Capitals is a private investment platform. You put in a deposit, choose how many days it works, receive a small profit every day, and at the end of the term your deposit returns to your balance. That is the whole idea. This guide shows you every step.



Part 1: How it works

Sign up, fund your balance, choose a term, earn and withdraw. Pages 3 to 7.



Part 2: How to grow

Reinvesting, the partner program, bonuses and the tools in your cabinet. Pages 8 to 11.



Part 3: Stay safe

Protect your account, spot scams and handle crypto the careful way. Pages 12 to 14.

How to use this guide

- ☑ Go in order the first time. Every page builds on the one before.
- ☑ Look for the **gold tip boxes**: small habits that save time and money.
- ☑ Look for the **red warning boxes**: mistakes that cannot be undone.
- ☑ Page 15 explains every unusual word. Page 16 is a one week plan you can follow.

Four things to know before anything else

$20
MINIMUM DEPOSIT

5 to 15
DAYS, YOU CHOOSE THE TERM

0%
WITHDRAWAL FEE

7 / 7
PROFIT EVERY DAY, WEEKENDS TOO



Investing involves risk

Past results do not guarantee future returns and capital can be lost. Only invest money you are ready to commit for the chosen term, and never borrowed money.

PART 1 · THE BIG PICTURE

Golden Capitals *in 60 seconds*

Think of it as a savings box with a timer. You choose the timer, the box pays you a little every day, and when the timer ends your original money is back on your balance.



EXAMPLE: $100 FOR 15 DAYS = $7.50 TOTAL PROFIT

You choose the time

Any term from 5 to 15 days. A longer term pays a higher daily rate.

Profit arrives daily

Accruals run 7 days a week, holidays included. Watch your balance grow in the cabinet.

Your deposit comes back

At the end of the term the full deposit returns to your balance. Withdraw it or reinvest it.

Crypto only

Deposits and payouts use USDT, TRX, BTC and LTC. Stablecoins count 1 to 1 with the US dollar.

Nothing is locked forever

Every deposit has a clear end date from the first minute. You always know exactly when your money comes back.

PART 1 · WHERE THE MONEY WORKS

Your deposit *is not idle*

Every deposit is spread across three infrastructure blocks. The split is made automatically, you do not need to choose anything.



45% Real-sector short-term obligations
Invoice factoring, fast trade deals and commercial logistics. Asset-backed.

35% Automated liquidity provision
Stablecoin pairs (USDT / USDC) on major decentralized exchanges, earning protocol fees.

20% High-liquid digital reserves
A cold-storage safety buffer in Bitcoin and Tether that keeps payouts instant.

What you get

A fixed, calculated daily return that does not follow the daily mood of the crypto market.

What we take on

Technical, structural and market stress. You receive the result, not the volatility.

Why this matters for a beginner

In classic crypto trading you must watch charts, pick the moment and accept big swings. Here you only decide three things: **how much**, **for how many days** and **what to do with the result**. The rest is automated.

Be realistic
Every investment carries risk. A fixed rate describes how profit is calculated, it is not a guarantee against every possible loss.

PART 1 · STEP BY STEP

Register and *fund your balance*

1 Create your account

Open **golden-capitals.com** and press **Registration**. Enter a login (letters, numbers, dot, dash or underscore), your e-mail and a strong password. Then open the e-mail we send and confirm the address. Your cabinet opens immediately.

EXAMPLE

LOGIN	E-MAIL	PASSWORD
YourLogin	you@mail.com	••••••••

REGISTRATION

2 Open Make Deposit

In the cabinet menu choose **Make Deposit**. Pick a payment system (USDT, TRX, BTC or LTC), type an amount (minimum **$20** or its equivalent) and leave the plan on **auto** unless you want a special one.

EXAMPLE

PAYMENT SYSTEM	AMOUNT	PLAN
USDT BEP-20	100	auto

CONTINUE

3 Send the payment

The system shows a wallet address and the exact amount. Send it from your own wallet or exchange. After the blockchain confirms the transfer, the amount is credited and converted at the live rate of that moment.

Check the network before you press send

USDT exists on several networks. Choose the same one we show (for example BEP-20). Money sent through the wrong network can be lost forever.

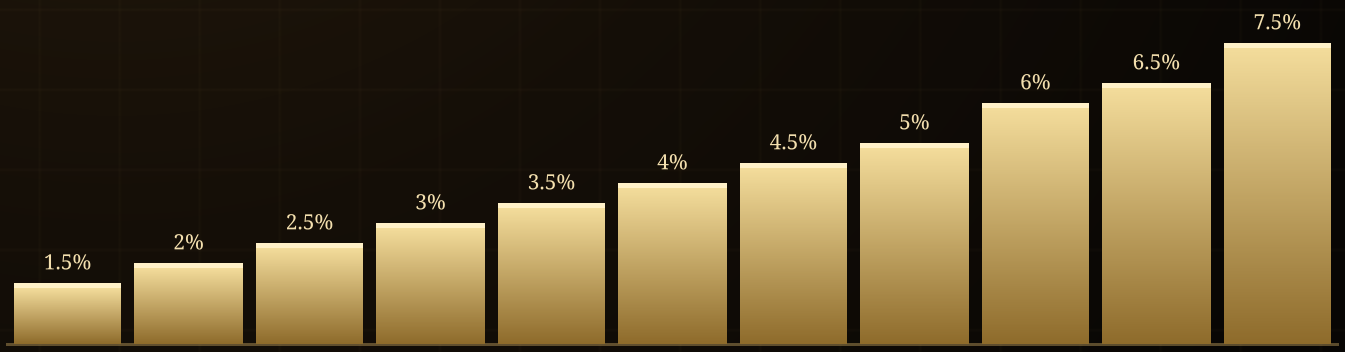
Start small

A first deposit of $20 to $50 lets you see the full cycle before you decide on bigger amounts.

PART 1 · STEP BY STEP

Choose your *term*

Move the slider in the calculator or pick a term in the deposit form. The longer the term, the higher the daily rate. You see the profit before you invest.



TOTAL PROFIT BY TERM

TERM	DAILY ACCRUAL	TOTAL PROFIT	$1,000 BRINGS
5 days	0.30%	1.5%	**$15.00** profit, $1,015 total
7 days	0.36%	2.5%	**$25.00** profit, $1,025 total
10 days	0.40%	4%	**$40.00** profit, $1,040 total
13 days	0.46%	6%	**$60.00** profit, $1,060 total
15 days	0.50%	7.5%	**$75.00** profit, $1,075 total

Short term, 5 to 8 days

Money returns fast. Good for the very first deposit and for testing the platform.

Long term, 12 to 15 days

Higher daily rate and the highest total profit. Good when you are comfortable and want the best rate.

How to read the table

Daily accrual is the percentage added every day. Total profit is the sum over the whole term. Your deposit is not counted in the profit, it comes back on top.

PART 1 · STEP BY STEP

Earn daily and *withdraw*

4 Watch your profit grow

Profit is added to your balance every day. Open **Dashboard** for charts, **My Deposits** for progress of each deposit and **Transactions** for the full history. Every operation has a printable receipt.

EXAMPLE

BALANCE	ACTIVE DEPOSIT	NEXT ACCRUAL
$107.50	$100 · 15 days	+$0.50 tomorrow

5 Withdraw to your wallet

Open **Withdraw**, choose the currency, type the amount and the wallet address. Save addresses once in **Wallets** so you never have to type them again. Confirm with your PIN and the request goes to our financial desk.

0%	72 h	No
WITHDRAWAL FEE	MAXIMUM PROCESSING TIME	HIDDEN CONVERSIONS

CURRENCY	NETWORK	MINIMUM WITHDRAWAL
USDT	BEP-20	1 USDT
TRON	TRX	10 TRX
Bitcoin	BTC	0.0002 BTC
Litecoin	LTC	0.03 LTC

Why up to 72 hours?

Every payout is reviewed by hand to protect the liquidity pools and to stop fraud. Most requests are processed much faster, 72 hours is the upper limit.

Always withdraw to your own wallet

Never use an address given to you by another person. Copy your own address and check the first and last 4 characters before you confirm.

PART 2 · GROWING YOUR CAPITAL

Reinvest and *let it compound*

When a deposit ends, you can take the money out or put it to work again. Putting it back to work is called reinvesting, and it is how small amounts grow.

15 DAY CYCLE	YOU INVEST	PROFIT	YOU HAVE
Cycle 1	$100.00	+$7.50	$107.50
Cycle 2	$107.50	+$8.06	$115.56
Cycle 3	$115.56	+$8.67	$124.23
Cycle 4	$124.23	+$9.32	$133.55
Cycle 5	$133.55	+$10.02	$143.56
Cycle 6	$143.56	+$10.77	$154.33

Arithmetic illustration at the 15 day rate of 7.5%, starting from $100 and reinvesting everything each time. It shows how the maths works, it is not a forecast or a promise.

Withdraw profit

Take only the profit out and keep the same deposit working. Steady income, the base amount does not grow.

Reinvest everything

Open the next deposit with deposit plus profit. The base grows every cycle and so does the next profit.

A simple routine for beginners

- ☑ **Cycle 1:** open $20 to $50 and go through the whole cycle to learn the platform.
- ☑ **Cycle 2:** withdraw a small test amount to your own wallet. Now you know it works for you.
- ☑ **Cycle 3 onwards:** decide a rule, for example reinvest half and withdraw half, and keep to it.

Look for the Compound field

The deposit form can include a Compound setting. It lets part of the daily profit be added back to the deposit automatically, where the plan allows it.

PART 2 · PARTNER PROGRAM

Invite friends, *earn up to 50%*

Share your personal link. Every time your partner receives a daily accrual, you receive your rank share of it. You do not take anything from your partner, the bonus is paid by the platform.



Who is an active partner?

Someone who registered with your link and has an open deposit. Your rank updates automatically.

One-time rank bonus

Each new rank brings a bonus, paid once per account.

Example

A partner deposits **$1,000** for 15 days and earns **$75**. At Platinum rank you receive 50% of that, which is **$37.50** from one partner. Ten active partners like this would bring **$375** in the same period.

Where to start

Cabinet, **Referrals** shows your personal link and your partners. **Promo materials** has banners in every size, a personal landing page with your name and a presentation PDF.

Play fair

One person, one account. Self-referrals, multi-accounts and bonus abuse lead to an automatic block.

PART 2 · EXTRAS

Bonuses, games and *rewards*

Besides profit, Golden Capitals has several ways to earn extra and to show your status.

Golden Poker

Free daily chips, Texas Hold'em against the host or a duel with another player. The weekly top 3 receive personal promo codes. No deposit needed to play.

Promo codes

A promo code adds a bonus percentage to your next deposit. Enter it when you open the deposit.

Bounty for video

Record a video about Golden Capitals, send the link in the Bounty form and receive a reward promo code after review.

Achievements

Eight medals in three tiers (Bronze, Silver, Gold): deposits, payouts, loyalty, big deposit, partners, poker, champion and video.

Choose your avatar

Pick one of 24 animated portraits in **Profile**. 18 are open for everyone. 6 premium portraits (Golden Knight, Queen, Phantom, Golden Banker, Consultant and Gold Statue) are unlocked by medals. Your avatar shows in the cabinet, in the Hall of Fame (the /top page with the top 10 investors and partners) and at the poker table.



Bonuses are optional

You never have to play or record videos to use the platform. They are a bonus layer on top of the main service.

PART 2 · YOUR CABINET

Every tool *in one place*

Everything lives in the menu on the left of your cabinet. Here is what each item does.

CABINET MENU

- Dashboard
- Make Deposit
- Withdraw
- My Deposits
- Transactions
- Wallets
- Referrals
- Promo materials
- Golden Poker
- Achievements
- Profile
- Security
- Telegram
- Support

Dashboard
Balances, active deposits, charts and your achievements strip.

Make Deposit / Withdraw
Fund your balance or request a payout.

My Deposits / Transactions
Progress of each deposit and the full history with printable receipts.

Wallets
Saved payout addresses, so you never type them twice.

Referrals / Promo materials
Your link, partners, banners and landing page.

Security
Password, Google Authenticator and PIN confirmation.

Telegram
Connect the official bot for instant alerts.

Support
Write to us 24/7.

Telegram bot

Connect it once in **Telegram** and you receive a message for every daily accrual, deposit, withdrawal and new partner. You can also check your balance and history in the chat. Every operation also has a printable receipt in Transactions.

Do this today

Connect the Telegram bot and turn on Google Authenticator. It takes five minutes and makes your account safer and easier to follow.

PART 3 · PROTECT YOUR ACCOUNT

Your account *security checklist*

Most losses in crypto do not come from the platform. They come from stolen passwords and fooled owners. Ten minutes now will protect you for years.

Strong, unique password
At least 12 characters, never used on any other site. A password manager makes this easy.

Google Authenticator
Cabinet, **Security**. Scan the QR code with Google Authenticator or any TOTP app. Save the backup key offline.

PIN confirmation
Switch on the PIN requirement for withdrawals. Even if someone enters your cabinet, they cannot move money.

Protect your e-mail
Your e-mail can reset everything. Give it a unique password and its own two-step login.

Check the address
Only **golden-capitals.com**. Bookmark it and never reach the site through ads or links in messages.

Saved wallets
Add your payout addresses in Wallets once. Check them again after any change.

Review the activity
Look at Transactions from time to time. Anything you do not recognize, tell support at once.

Safe devices
Keep your phone and computer updated. Avoid public Wi-Fi when you handle money.

Set up in 5 steps

- ☑ Open **Security** in your cabinet.
- ☑ Turn on **Google Authenticator** and scan the code.
- ☑ Write the backup key on paper, not in a photo or a chat.
- ☑ Turn on the **PIN** requirement and choose a PIN you do not use anywhere else.
- ☑ Add your own wallets in **Wallets**.

⚠ Lost your 2FA phone?
Without the backup key, restoring access takes time and checks. Keep the key on paper in a safe place.

PART 3 · SCAM AWARENESS

How to spot *a scam*

Scammers love crypto because transfers cannot be reversed. They copy our name, logo and even our voice. Learn the patterns and they stop working.

RED FLAGS

- **Someone writes first** in Telegram or Instagram and offers help, a bonus or a “manager”.
- **Pressure and countdowns:** “do it in 10 minutes or lose it”.
- **Requests for secrets:** password, PIN, 2FA code, backup key or seed phrase.
- **A different website:** a name that looks the same but has one letter changed.
- **“Send 100 and get 500 back”** giveaways and guaranteed fantasy returns.
- **A new wallet address** sent in a chat instead of shown in your cabinet.

GOLDEN CAPITALS WILL

- ☑ Show deposit addresses **only inside your cabinet.**
- ☑ Answer through the **Support** page or **support@golden-capitals.com.**
- ☑ Announce news on our **official site and channels,** linked from golden-capitals.com.
- ☑ Process withdrawals only to **addresses you saved** in your cabinet.

GOLDEN CAPITALS WILL NEVER

- Ask for your **password, PIN, 2FA code or seed phrase.**
- Ask you to install software or **share your screen.**
- Ask you to send money to a **private person.**

⚠ **If something feels wrong, stop**
Close the chat, do not click anything and write to support from the official site. A real team will never be offended that you checked.

💡 **Quick test**
Before you act on any message, ask yourself: did I start this conversation, is it on golden-capitals.com, and is anyone asking for a secret or a transfer? If any answer is wrong, it is a scam.

PART 3 · CRYPTO BASICS

Handle crypto *the careful way*

Coin and network

A coin can live on several networks. USDT, for example, works on BEP-20 and TRC-20. The sender and the receiver must use the same network.

Addresses are exact

One wrong character sends money to nobody. Always paste, never type, and compare the start and end.

Send a test first

For a large transfer, send the minimum amount first, wait for the confirmation, then send the rest.

Wait for confirmations

Blockchains need a few minutes. Do not send the same payment twice, it will appear.

Your own wallet

A wallet you control (you hold the keys or the recovery phrase) is safer than leaving funds on an exchange you do not use. Write the recovery phrase on paper, store it in two safe places and **never type it into any website, bot or chat**.

Invest wisely

- [x] Use only money you are ready to commit for the whole term.
- [x] Never borrow, never use rent or emergency money.
- [x] Do not put everything in one place. Keep a reserve outside the platform.
- [x] Start small, learn the cycle, then grow step by step.
- [x] Keep screenshots or receipts of your operations.

Important

Investing involves risk, including the possible loss of capital. This guide explains how the platform works and is not financial advice.

GLOSSARY

Words *you will meet*

TERM	MEANING
Deposit	The amount you put into work for a chosen term.
Term	How many days a deposit works, from 5 to 15.
Accrual	The profit added to your balance each day.
Plan	A set of rules for a deposit: rate, term and limits.
Compound	Adding part of the profit back to the deposit automatically.
Payout / Withdrawal	Sending money from your balance to your own wallet.
Balance	Money in your cabinet that is free to withdraw or reinvest.
Wallet	An address that can receive and hold cryptocurrency.
Network	The blockchain a coin travels on, for example BEP-20 or TRX.
Stablecoin	A coin pegged to the dollar, for example USDT.
Confirmation	The network approving your transfer before it is credited.
Referral	A person who registered with your link.
Active partner	A referral with at least one open deposit.
Rank	Your partner level: Standard, Silver, Gold or Platinum.
2FA	Two-factor authentication: a one-time code from an app on your phone.
PIN	A short code that confirms important actions, such as withdrawals.
Seed phrase	The secret words that unlock a wallet. Never share them.
Phishing	A fake site or message made to steal your login or money.

YOUR FIRST WEEK

A simple plan to *start well*

Day 1

Register and secure

Create the account, confirm the e-mail, turn on Google Authenticator and the PIN, connect the Telegram bot.

Day 2

Learn the platform

Watch the video guides on the home page, use the profit calculator, read the FAQ.

Day 3

Make a small deposit

Fund $20 to $50 and pick a 5 to 8 day term. Check the network twice before you send.

Day 4 to 7

Watch and learn

See the daily accruals in Dashboard, open a receipt in Transactions and play a free poker round.

After the term

Test the full cycle

Withdraw a small amount to your own wallet, then decide: reinvest, withdraw or grow your partner network.

Final checklist

- [x] Unique password
- [x] Google Authenticator on
- [x] PIN on
- [x] Own wallet saved
- [x] Network double checked
- [x] Telegram bot connected
- [x] Only golden-capitals.com
- [x] Money I can afford

QUESTIONS & CONTACTS

Quick answers and *where to ask*

Is my deposit returned?

Yes. At the end of the term the full deposit returns to your balance.

Can I choose the term?

Yes, any term from 5 to 15 days.

Are there accruals on weekends?

Yes, every day, seven days a week, holidays included.

What is the minimum deposit?

$20, or the equivalent in USDT, TRX, BTC or LTC.

Is there a withdrawal fee?

No. 0% commission. You receive the exact amount you requested.

How long does a withdrawal take?

Up to 72 hours, usually faster. Every payout is checked manually.

Will my BTC deposit be converted?

No. A BTC deposit earns in BTC. No hidden conversions or exchange cuts.

Can I have more than one account?

No. One person, one account.



Support

24/7 via the Support page or support@golden-capitals.com



Ambassadors

Bloggers and creators: ambassador@golden-capitals.com



Website

golden-capitals.com

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