

## Risk warning

In order to help you understand the risks, we are kindly asking you to carefully read the information provided below.

This notice provides you with information about the risks. Each Service has its own distinct risks. This notice provides a general description of the risks when you use of the services of the Regolith Group of Companies and its affiliates.

This notice does not explain all of the risks or how such risks relate to your personal circumstances. It is important that you fully understand the risks involved before making a decision to use of the services of the Regolith Group of Companies and its affiliates.

## No Personal Advice

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We do not provide personal advice in relation to our products or services. We sometimes provide factual information, information about transaction procedures and information about the potential risks. However, any decision to use our products or services is made by you. No communication or information provided to you by Regolith Group of Companies and its affiliates is intended as, or shall be considered or construed as, investment advice, financial advice, trading advice, or any other sort of advice. You are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you according to your personal investment objectives, financial circumstances and risk tolerance.

It is up to you to assess whether your financial resources are adequate for your financial activity with us, and to your risk appetite in the products and services you use.

## No Tax, Regulatory or Legal Advice

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You are responsible for determining what taxes you might be liable to, and how they apply, when transacting through the services of the Regolith Group of Companies and its affiliates.

It is your responsibility to report and pay any taxes that may arise from transacting on the services of the Regolith Group of Companies and its affiliates, and you acknowledge that Regolith Group of Companies and its affiliates do not provide legal or tax advice relative to these transactions.

If you have any doubts about your tax status or obligations when using the services of the Regolith Group of Companies and its affiliates, you may wish to seek independent advice.

You acknowledge that, when, where and as required by applicable legislation, Regolith Group of Companies and its affiliates shall report information regarding your transactions, transfers, distributions or payments to tax or other public authorities. Similarly, when, where and as required by applicable law, Regolith Group of Companies and its affiliates shall withhold taxes related to your transactions, transfers, distributions or payments. Applicable legislation could also prompt Regolith Group of Companies and its affiliates to request you for additional tax information, status, certificates or documentation. You acknowledge that failure to answer these requests within the timeframe defined, may result in withholding taxes by Regolith Group of Companies and its affiliates, to be remitted to tax authorities as defined by relevant law.

You are encouraged to seek professional and personal tax advice regarding the above and before making any digital asset transaction.

#### Market Risks

Asset trading is subject to high market risk and price volatility. Changes in value may be significant and may occur rapidly and without warning. Past performance is not a reliable indicator of future performance. The value of an investment and any returns can go down as well as up, and you may not get back the amount you had invested.

#### Liquidity Risk

Assets may have limited liquidity which may make it difficult or impossible for you to sell or exit a position when you wish to do so. This may occur at any time, including at times of rapid price movements.

#### Availability Risk

We do not guarantee that the services of the Regolith Group of Companies and its affiliates will be available at any particular time or that the services of the Regolith Group of Companies and its affiliates will not be subject to unplanned service outages or network congestion.

#### Third Party Risk

Third parties, such as payment providers, custodians, and banking partners may be involved in the provision of the services of the Regolith Group of Companies and its affiliates. You may be subject to the terms & conditions of these third parties, and Regolith Group of Companies and its affiliates may not be responsible for any loss that these third parties may cause to you.

#### Security Risk

It is not possible for Regolith Group of Companies and its affiliates to eliminate all security risks. You are responsible for keeping your Account password safe, and you may be responsible for all the transactions under your Account, whether you authorised them or not. Transactions in Assets may be irreversible, and losses due to fraudulent or unauthorised transactions may not be recoverable.

#### Communication Risks

When you communicate with us via electronic communication, you should be aware that electronic communications can fail, can be delayed, may not be secure and/or may not reach the intended destination.

#### Legal Risk

Changes in laws and regulations may materially affect the value of Assets. This risk is unpredictable and may vary from market to market.

We may update and complement Our Risk Warning from time to time, by posting the new Risk Warning on this page.

Changes to this Risk Warning are effective when they are posted on this page.

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