

1 RISK DISCLOSURE

- 1.1 **Transaction risks.** You acknowledge and agree that you shall access and use the Services at your own risk. The risk of loss in transacting Digital Asset can be substantial. You should, therefore, carefully consider whether such transacting is suitable for you in light of your circumstances and financial resources. You should be aware of the following points when trading in Digital Assets:
 - 1.1.1 You may sustain a total loss of the Funds in your CryptoSmartlife Account, and, in some cases, you may incur losses beyond such Funds.
 - 1.1.2 Once listed, placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your losses to the intended amounts, since market conditions may make it impossible to execute such orders.
 - 1.1.3 All Digital Asset positions involve risk, including a risk of your inability to utilise certain Digital Assets for their intended purpose using our Services.
 - 1.1.4 The use of leverage can work against you as well as for you and can lead to large losses as well as gains.
 - 1.1.5 Digital Assets are subject to frequent fluctuations in value and exchange rates, and the value of your Digital Assets may increase or decrease at any time. Resultantly, there can be a substantial risk that you lose money buying, selling, holding, or investing in Digital Assets. You should consult your financial advisor, legal or tax professional regarding your specific situation and financial condition and carefully consider whether trading or holding Digital Assets is suitable for you. Trading in Digital Assets may not be appropriate for all investors.
 - 1.1.6 Instances of security breaches or adverse regulatory changes may detrimentally affect the value of, and your ability to possess, or trade, Digital Assets. Actual or potential regulatory actions or enhanced regulatory scrutiny of Digital Asset businesses may adversely affect our business, including our ability to offer all or part of the Services. As a result, such regulatory action or scrutiny may also adversely affect your ability to access, use, transfer, withdraw, or exchange your Funds.
- 1.2 Apart from the risks we've identified here, there may be additional risks involved in Digital Asset transactions and we cannot foresee and disclose all such risks.
- 1.3 **Internet transmission risks.** You acknowledge that there are risks associated with utilizing an internet-based trading system including, but not limited to, the failure of hardware, software, and Internet connections. You acknowledge that CryptoSmartlife shall not be responsible for any communication failures, disruptions, errors, distortions or delays you may experience when trading through the Services, however caused.