



GENERAL RISK DISCLOSURE POLICY

1. INTRODUCTION

This General Risk Disclosure provides you with information about the risks associated with investment products that you may invest in through services provided to you by MNEE Pay (“MNEE Pay”, “We”, “Us”, “Our”, “Ours”), specifically in relation to buying, selling, or trading cryptocurrencies. This document does not explain all the risks involved in cryptocurrencies or how such risks relate to your personal circumstances.

You acknowledge and agree that you shall access and use the services provided by MNEE Pay at your own risk. The risk of loss in cryptocurrency-related investments can be substantial. It is important that you fully understand the risks involved, that you have adequate financial resources to bear such risks, and that you monitor your positions carefully. We do not provide you with any investment advice. If you are in any doubt about the risks involved with your account, you should seek professional advice.

2. RISKS OF CRYPTOCURRENCIES Investing in cryptocurrencies is not appropriate for all investors. As such, you should not engage in the trading of these products if you do not have the necessary knowledge or if you cannot bear the loss of the entire invested amount. You should be fully aware of, and understand the specific characteristics and risks in relation to these products, as well as the fees and costs entailed. Some of the key risks associated with cryptocurrencies are highlighted below:

- Values of cryptocurrencies are subject to significant price volatility and may hence result in significant loss over a short period of time;
- Transactions in cryptocurrencies are generally irreversible and losses due to fraudulent or accidental transactions may not be recoverable;
- Legislative and regulatory changes or actions at the state or international level may affect the use, transfer, exchange, and value of cryptocurrencies;
- Cryptocurrencies are still largely unregulated by governments and central banks. Thus, there is no authority that can take corrective measures to protect the value of cryptocurrencies or issue more cryptocurrencies in events of crises;
- They are susceptible to fraud, cyberattacks, hacking, and technical or human errors;
- There is no guarantee that persons or businesses that currently accept cryptocurrencies as payment will continue to do so in the future;
- Trading in cryptocurrencies may result in tax liability and you should comply with the necessary tax obligations;
- In the event of trading suspensions, discontinuations, forks, or any other event, this may result in the cessation of trading of a cryptocurrency; and
- Financing costs and spread should be considered before entering into cryptocurrency trading.



3. OPERATIONAL RISKS

Operational risks are inherent in every transaction. 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, the risk of malicious software introduction, the risk that third parties may obtain unauthorized access to information and/or assets (including your cryptocurrencies) stored on your behalf, cyber-attack, the cryptocurrency network failure (such as blockchain), computer viruses, communication failures, disruptions, errors, distortions or delays you may experience when trading, howsoever caused, spyware, scareware, Trojan horses, worms or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attacks. We make no representation or warranty of any kind, express or implied, statutory or otherwise nor do we accept or bear any liability whatsoever in relation to our operational processes.

4. LIQUIDITY RISK

Liquid markets have potential increased risk of loss as a result of high price volatility, and in such market conditions, it may be difficult or impossible to execute a trade quickly at a reasonable price. There is no guarantee that the markets for any cryptocurrency will be active and liquid or permit you to execute a trade when desired or at favorable prices.

5. PAST PERFORMANCE

You should not assume that past performance bears any relation to potential future performance. There can be no certainty concerning the future performance of the cryptocurrency market or trades you make. No representations can be made as to future performance.

6. TAX RISKS

You should ensure that you understand the potential tax implications of trading in cryptocurrencies as your trades and any related profits may be or become subject to tax. We do not represent or warrant that no tax or stamp duty (other than trading duty) will be payable. You will be responsible for all taxes and stamp duty in respect of your trades. We do not offer any tax advice or tax recommendations, and you are responsible for your own tax affairs. If you are in any doubt as to the tax treatment or liabilities of the cryptocurrencies we offer, you should seek independent advice.

7. FEES AND CHARGES

Please be aware of our fees and charges that apply to you, as they may affect your profitability. Our fees and charges are set out on our website.

8. NO ADVICE

We do not provide investment advice on cryptocurrencies. We may sometimes provide factual information or research recommendations about a market, information about transaction procedures and information about the potential risks involved and how those risks may be minimized. However, any decision to use our products or services is made by you. You are responsible for managing your legal and tax affairs, including making any regulatory filings and payments and complying with applicable laws and regulations.