

# **Risk Disclosure**

**The Bitbanker Platform (hereinafter referred to as the "Platform") assumes no responsibility for the following types of risks:**

## **Trading Risk**

Although the digital assets used are listed for trading on licensed crypto exchanges, there are no guarantees that a trading market for such assets will develop or be maintained. Secondary market trading may be suspended by any exchange due to market conditions or other reasons. There is no guarantee that the requirements necessary to maintain the listing of used assets on crypto exchanges will be met or remain unchanged on decentralized trading platforms.

## **Operational Risk**

The ability to perform asset transactions or assess investments may be negatively affected by operational risks resulting from factors such as processing errors and human mistakes, inadequate or failed internal or external processes, system and technology failures, staff changes, and errors caused by third-party service providers or trading counterparties. While all participants in digital asset exchange and investment processes seek to minimize such disruptions through controls and oversight, it is impossible to identify all operational risks or develop controls that fully eliminate or mitigate such events. This may negatively impact investment outcomes.

## **Market Risk**

Includes political, regulatory, economic, and market events—as well as those affecting specific sectors, industries, or segments — that may impact the value of assets used for or targeted by investments. These risks may lead to a decline in market value, sometimes rapidly or unpredictably, due to general market conditions unrelated to specific companies, such as changes in market outlook, interest or exchange rates, or investor sentiment.

## **Cybersecurity Risk**

The platform's operations involve operational risks that can lead to cybersecurity incidents. These incidents may be intentional or unintentional and can result in data loss, damage to proprietary information, or disruptions in operations. Such events can cause fines, reputational damage, additional remediation costs, and financial losses.

**Regulatory Risk of Blockchain Technology**

Blockchain and digital asset technologies are new and evolving. Risks related to digital assets may not become fully apparent until the technology gains widespread adoption. Digital asset markets globally, including in major regions like the U.S., remain under regulatory uncertainty. Adverse legislative or regulatory changes may significantly reduce the value of digital assets. For example: bans, restrictions, or burdensome conditions on the use of digital currencies, validation or mining participation, digital wallets, or crypto trading/storage services. These events may hinder the ability of investors to achieve their goals using accepted investment strategies.

**Liquidity Risk**

Some cryptocurrencies may face liquidity restrictions, especially during periods of market stress or low trading volume. This may limit our ability to convert or trade specific assets quickly and at favorable prices.

**Storage Risk**

Assets held in the investment product are exposed to storage risks associated with digital asset custody. Although we use secure storage solutions, there is always the risk of technical failures, cybersecurity breaches, or operational errors that could compromise the security of stored assets.

**Data Transmission Risk via the Internet**

Using the online platform comes with certain risks, including hardware, software, and internet connection failures. The platform is not liable for any communication issues, interruptions, errors, distortions, or delays during transactions or other service usage, regardless of the cause.

**Underlying Asset Risk**

The platform does not own or control the core software protocols of digital asset networks included in the investment product. These protocols are generally open-source and can be used, copied, modified, or distributed by anyone. The platform is not responsible for their operation and offers no guarantees regarding their security, functionality, or availability.

**Transfer Delay Risk**

Delays or disruptions in services related to the platform's operations may occur due to technical issues, network congestion, or unforeseen circumstances. Additionally, withdrawal of investments and returns may be delayed due to factors beyond the platform's control, including third-party exchange or wallet issues.

**Counterparty Risk**

Investments made through the platform may be affected if a third-party platform or organization that holds your assets, such as external wallets or exchanges, faces financial difficulties, insolvency, or operational issues. While precautions are taken to select reliable partners, their financial stability cannot be guaranteed.

**Third-Party Risks**

The platform's deposit services may involve third-party providers such as exchanges or wallets. These providers may have their own risks and terms beyond our control.

**Tax and Legal Risks**

Tax and legal regulations related to digital assets may be complex and vary by jurisdiction. The investor is solely responsible for understanding and complying with all applicable tax and legal obligations related to holding and managing digital assets, including taxes on returns or interest received.

**Additional Fees and Charges**

The platform may incur scheduled costs such as management fees, operational expenses, trading fees, and other costs related to servicing and managing digital asset investments. These expenses may affect overall profitability and should be carefully considered by clients.

**Inconsistencies**

Information displayed on the company's website may differ from internal accounting records. In case of discrepancies, the internal records of the platform shall prevail.