

Risk Warning

Dealing (exchanging, staking, etc.) with Digital Currencies involves significant risks. We have highlighted some of those risks below:

- Prices of Digital Currencies can rapidly and significantly fluctuate on any given moment. Because of such rapid and significant price fluctuations, you may gain or lose value of your Digital Currencies at any moment. Digital Currency may be subject to large swings in value and may become even worthless (in some cases, you may incur losses even beyond that);
- You put your trust in a digital, decentralized and partially anonymous system that relies on peer-to-peer (network in which interconnected nodes ("peers") share resources amongst each other without the use of a centralized administrative system) networking and cryptography to maintain its integrity. This means that there is no central bank that can take corrective measure to protect the value of Digital Currency in a crisis or issue more Digital Currency. Your Digital Currency capital is not protected under the investor or deposit protection schemes or any other comparable protection schemes anywhere in the world. Dealing with Digital Currencies is not regulated, is not subject to any licensing or any other authorization requirements, except to ensure compliance with anti-money laundering and counter-terrorism financing rules. As a consequence, regulatory protections associated with financial services subject to authorization are not available to you;
- The underlying protocols may be subject to sudden changes in operating rules (including "forks"). Any such material operating changes may affect the functionality, availability and/or value of your Digital Currency. We do not control the timing and features of these material operating changes. In case of any such operational change, we shall have the right to take such actions as may be necessary to protect the security and safety of Digital Currencies within our platform, including temporarily suspending operations for the involved Digital Currencies, and other necessary actions. Such changes in operating rules of underlying protocols are outside of our control and may occur without notice to you. Bitlocus shall have a right to not support any new Digital Currency, fork;
- Digital Currency trading is probably susceptible to irrational (or rational) bubbles or loss of confidence, which could collapse in demand relative to supply. For example, due to the fundamentals of the Digital Currency trading system's functioning, it is vulnerable to fluctuations in the level of confidence of market participants, which directly affects the level of demand or supply. The level of confidence can be affected both by purely economic factors and non-economic, including technological ones;
- Under certain circumstances, it may be very difficult or even impossible to carry out actions (e.g., buy/stake/lend or sell/unstake/redeem) with your Digital Currency. This may occur due to various reasons e.g., excess volume, bouts of illiquidity or other volatility within the market for Digital Currencies;
- Bitlocus shall not be liable for any performance changes or improper activity that caused availability issues, value differentiation, functionality disturbance, or any other dissatisfaction while using a supported network to perform Digital Currency actions (e.g., buy/stake/lend or sell/unstake/redeem). You acknowledge and agree that any issues related to supported network protocol inadequate activity shall be addressed to a specific supported network.
- Digital Currency transactions are irreversible. If you send Digital Currency to an incorrect address, or send the wrong amount, you cannot get it back. Bitlocus shall not be liable if your instruction to execute a transaction relates to an incorrect address or a wrong amount;
- Bitlocus platform may suffer the failure of hardware, software, and Internet connections as well as cyberattacks from hackers and malware which may lead to operational and/or communication failures, disruptions, errors, distortions or delays in payments and trading. You acknowledge that Bitlocus shall not be responsible and liable for any of that;
- There is no consensus between governments as to regulation of Digital Currencies. Since Digital Currencies are becoming a strong rival for fiat currencies, some governments may regulate Digital Currencies or ban them at all. Such events most likely would adversely impact the value of Digital Currencies as well as may adversely impact your ability to use our services;

- Our services are subject to significant regulatory uncertainty and could implicate a variety of laws and regulations worldwide. At any time, increasingly strict legal or regulatory requirements may result in adverse changes regarding provision of our services to you;
- Any opinions, news, research, analyses, prices, or other information contained on Bitlocus platform and website are provided as general market commentary, and do not constitute investment advice;
- Services provided by Bitlocus shall be not treated as financial and/or savings/investment/insurance product;
- Bitlocus does not provide any investment or legal advice. You acknowledge that only you are responsible for your decisions and actions performed on our platform and we are not making any personal recommendations for or advise you on the use of our services. Before performing any transactions, you should carefully consider whether such transactions are suitable for you with your current circumstances and financial resources;
- While using our platform and services you may view content provided by third persons, including links to websites, products and services of such third persons and redirection to such third persons ("Third Party Content"). Bitlocus neither endorse nor control any Third Party Content and have no responsibility and no liability for any Third Party Content. In addition, your dealings with such third persons are solely between you and the respective third person, Bitlocus is neither liable nor responsible for any loss or damage of any sort incurred by you as a result of any such dealings with any such third persons. You are using Third Party Content at your own risk;
- We make no representation or warranty that our services are appropriate for use in all locations, or that our services are available or appropriate for use in all jurisdictions or by all persons. You should inform yourself as to the legal requirements and tax consequences of using our services within all jurisdictions applicable to you. We are not responsible and not liable for any legal and tax consequences to you of using our services.

There may be additional risks that we have not foreseen or identified here or in related documents e. g. terms and conditions. By using our services, you acknowledge and accept all such risks.

Before any actions with Digital Currency, you should educate yourself about Digital Currencies. Any activity with Digital Currencies entails risks and could result in a complete loss of your funds (in some cases, you may incur losses even beyond that). You should carefully overthink whether your financial situation and tolerance for risks are appropriate.