

Disclaimer -- Published on 15 July 2018, updated regularly--

Disclaimer | Article 1.

The terms in capital letters below have the same meaning as set forth in the 4thTech Software Licence.

- 1. The 4th pillar Ltd., a private limited company, based in Slovenia at the following address: Parmova Ulica 53, 1000 Ljubljana (the "Company") is not engaged in rending of and/or licensed to render any of the crypto-asset services under the laws of any jurisdiction in the world, such as:
- (a) the custody and administration of crypto-assets on behalf of third parties;
- (b) the operation of a trading platform for crypto-assets;
- (c) the exchange of crypto-assets for fiat currency that is legal tender:
- (d) the exchange of crypto-assets for other crypto-assets;
- (e) the execution of orders for crypto-assets on behalf of third parties;
- (f) placing of crypto-assets;
- (g) the reception and transmission of orders for crypto-assets on behalf of third parties
- (h) providing advice on crypto-assets;

The scope of the Company's services is exclusively limited to providing you access to the technology that enables an exchange of data files and messages with the other the users that are not qualified as crypto-assets, cryptocurrencies, virtual currencies or similar digital representations of values under the Laws of any jurisdiction in the world.

Disclaimer | Article 2.

You will have a choice between several underlying blockchains for recording and processing your data exchange transactions that are interoperable with the Proprietary Software and 4thTech Protocols. We give you no guarantee, advice or assurance as to the quality of such Underlying Blockchains, their security and fitness to your specific needs. Furthermore, we take no responsibility for any damage or loss you may incur as a result technology failures, security and data breach incidents attributable directly or indirectly to the Underlying Blockchains. It is your own responsibility to assess business, financial, legal, tax, cybersecurity and other risks in connection with the use of the selected Underlying Blockchains.

Disclaimer | Article 3.

Some of the Underlying Blockchains require you to have native tokens (Third-Party Tokens) to pay for transaction costs in those blockchains. It is your own responsibility to arrange for crediting of such Third-Party Tokens to your relevant Underlying Blockchain Wallet and directly incur the relevant transaction costs in the Underlying Blockchains from this Underlying Blockchain Wallet. We give you no guarantee, advice or other assurance as regards the value of Third-Party Tokens, their availability, transferability, safe storage in the Underlying Blockchain Wallets and other qualities. It is your own responsibility to assess financial, legal, tax, cybersecurity and other risks in connection with the acquisition, storage,

transfer, sale and other operations with the Third-Party Tokens. Furthermore, we do not offer any assistance with and/or technically or otherwise facilitate an acquisition, sale and/or transfer of Third-Party Tokens in the Wallets of the Users in the FOURwaL.

Disclaimer | Article 4.

We are working on a technical integration of the FOUR Token into the 4thTech Protocols. The FOUR Token is planned to be one of the technical components needed for the 4thTech ecosystem tokenization. FOUR token is used as the primary means to enable services, governance signals and incentivize participants with the right to access to services discounts. More information on the features of the FOUR Token can be found on https://4thtech.io/token/ The integration of the FOUR Token into the 4thTech Protocols is planned after the adoption of the EU Regulation on Markets in crypto-assets ("MiCa") and putting in place a MiCa compliant service infrastructure. Until an official announcement of the Licensor about the integration of the FOUR Tokens into the 4thTech ecosystem, neither the Licensor nor Block Labs Luxembourg, do offer any assistance with and/or technically or otherwise facilitate an acquisition, sale and/or transfer of FOUR Tokens between the Wallets of the Users in the FOURwaL. We can neither give you any guarantee, advice or other assurance as regards a term of integration of the FOUR Token into the 4thTech ecosystem nor as regards an integration itself. It may well be the case that we decide not to integrate the FOUR tokens at all due to various economic, technical, legal, regulatory or other circumstances at our full discretion.

The current holders of the FOUR Tokens are granted a free-of-charge licence to use the Proprietary Software for any purpose outside the scope of the prohibited use, as set forth in clause 3 of the 4thTech Software Licence. We reserve, however, the right to introduce additional fees and/or charges for the use of the Proprietary Software by all Users without any exception at our sole discretion if and after the FOUR Tokens have been officially integrated into the 4thTech ecosystem.

Neither this licence nor any information materials made available to you on the Website must be understood as our advice to purchase FOUR Tokens. We give you no guarantee, advice or other assurance as regards the value of the FOUR Tokens, their availability, transferability, safe storage in the Wallets and other qualities.