

RISK DECLARATION

Date: *June 13, 2023*

1. General Provisions

This risk declaration is intended to inform investors about the potential risks associated with investing in cryptocurrency strategies on the Unico platform. Before making any investment decisions, please carefully review this document and consider it when making decisions.

The declaration does not disclose all possible risks due to the variety of situations that cannot be precisely predicted; however, it will help investors determine an acceptable level of risk, realistically assess their capabilities, and understand the necessity of registration and investing using the Unico platform.

In this Declaration, the term "risk" in the context of investing on the Unico platform refers to the possibility of events that could result in the loss of part or even all of the invested funds.

2. Types of Risks

Below are specific types of risks, which is not an exhaustive list but will provide the Investor with a general understanding of the main risks they may encounter when investing on the Unico platform:

2.1. Capital Loss Risk: The cryptocurrency market can be volatile, which may lead to significant financial losses.

2.2. Market Risks: Cryptocurrency prices can fluctuate greatly over short periods of time. These fluctuations can be caused by a variety of factors, including regulatory changes, geopolitical events, changes in supply and demand, etc.

2.3. Technological Risks: Cryptocurrency platforms and blockchain technologies are subject to risks of cyberattacks, software bugs, and other technical issues that could result in loss of funds.

2.4. Regulatory Risk: Cryptocurrency regulation may vary across jurisdictions and have a significant impact on the availability, liquidity, and use of cryptocurrencies.

2.5. Liquidity and Accessibility Risk: Some cryptocurrencies may be less liquid or harder to exchange for fiat currencies or other assets.

2.6. Risk of Losing Access to Account: Losing a password, security issues, or loss of access to a cryptocurrency wallet can result in an inability to access funds.

2.7. Concentration Risk: Investing in specific cryptocurrencies or products may increase risk in the event of unexpected changes in their value or structure.

3. Jurisdiction of Hong Kong

Since the Unico platform is based in the jurisdiction of Hong Kong and operates in full compliance with local regulatory requirements, the following risks are included:

3.1. Risk of Regulatory Changes in Hong Kong: The Hong Kong jurisdiction may suddenly alter rules and regulations concerning cryptocurrency operations and investments. These changes could significantly impact the platform's usage conditions and the liquidity of cryptocurrency assets.

3.2. Compliance with International Standards and Recommendations: The platform may be subject to international norms and recommendations, including anti-money laundering (AML) measures and counter-terrorism financing (CTF) regulations. This may affect user verification procedures and other operational aspects.

3.3. Currency Risk: Investments in cryptocurrencies may be subject to currency risk due to the volatility of cryptocurrency exchange rates relative to the Hong Kong Dollar (HKD) or other fiat currencies.

3.4. Geopolitical Risks: Economic and political instability in the region may affect market conditions and investment opportunities.

4. Regulatory Environment

4.1. Changes in the Regulatory Environment: Cryptocurrency and blockchain technology regulation is evolving and may change. Amendments to laws, regulations, or government policies in Hong Kong or other jurisdictions could affect the legality, availability, and use of cryptocurrencies.

4.2. Compliance Obligations: The Unico platform operates in accordance with applicable laws and regulations in Hong Kong. However, regulatory requirements may differ across jurisdictions and could impact the platform's operational activities, the services provided, or the ability to offer certain products.

4.3. Regulatory Risks: Regulatory measures, such as restrictions on cryptocurrency exchanges, tax policies, or anti-money laundering measures, may affect the liquidity, value, or availability of cryptocurrencies on the platform.

4.4. Legal and Regulatory Framework: The Unico platform adheres to a legal and regulatory framework aimed at mitigating risks associated with changes in the regulatory environment and protecting investor interests. However, regulatory uncertainty or changes could impact the platform's ability to operate or provide services.

4.5. Investor Responsibilities: Investors are responsible for understanding and complying with regulatory requirements applicable in their jurisdiction when investing in cryptocurrencies on the platform.

5. Legal Protection and Obligations

5.1. Personal Data Protection: The Unico platform ensures the protection of investors' personal data in accordance with local and international data security standards.

5.2. Platform's Legal Responsibility: Unico is legally responsible for complying with current laws and regulations aimed at protecting investors' interests.

5.3. Documentation and Reporting Obligations: The Unico platform commits to providing investors with up-to-date information about the financial condition and performance of investment products.

5.4. Transparency and Integrity: Unico strives for high standards of transparency and integrity in its operations, providing all necessary information about risks and investment conditions.

5.5. Confidentiality and Security: The platform is committed to ensuring the confidentiality of information and the security of investors' funds when using the platform.

6. Consultation with a Financial Advisor

6.1. Recommendation for Consultation: The platform strongly recommends that investors consult with a qualified financial advisor before making any investment decisions.

6.2. Personalized Financial Advice: A financial advisor will assist investors in understanding their individual financial goals, risk tolerance, and appropriate investment strategies.

6.3. Explanation of Risks and Potential Returns: A qualified advisor will help investors assess the potential risks and possible returns associated with investing in cryptocurrencies.

6.4. Professional Assessment: A financial advisor will provide a professional evaluation of the investment strategy and help formulate realistic investment expectations.

6.5. Education and Information: Consultation contributes to the education and enhancement of investors' financial literacy, aiding them in making more informed investment decisions.

7. Conclusion

Please note that investments in cryptocurrency assets are highly risky and may not be suitable for all investors. It is recommended to consult with a financial advisor before making any investment decisions. Unico is not responsible for any financial losses incurred as a result of investing in cryptocurrencies.