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Acknowledgement.of.Risk

Crypto.and.crypto.trading.is.an.inherently.high_risk.speculation.and.users.of.our.platform.and.trading.in.AFD7.and.other.cryptocurrencies.acknowledge.and.understand.that.they.could.lose.all.of.the.money.they.invest.in.crypto.assets.due.to.their.high.volatility;

Volatile.and.Unpredictable.Market

Users.further.acknowledge.and.understand.that.crypto.currency.values.can.fluctuate.rapidly.and.are.driven.by.market.forces?making.them.riskier.than.traditional.currencies?and.that.some.crypto.currency.transactions.are.irreversible?and.losses.due.to.fraudulent.or.accidental.transfers.may.not.be.recoverable;

Lack.of.Regulatory.Protection

Users.further.acknowledge.and.understand.that.crypto.asset.markets.are.largely.unregulated.and.there's.a.risk.of.losing.money.due.to.issues.like.cyber_attacks?financial.crime?or.platform.failure;

No.Guarantee.of.Liquidity

Users.acknowledge.and.understand.that.there's no guarantee users.can.easily.sell.their.crypto.assets.at.any.given.time?as.liquidity.depends.on.market.supply.and.demand.and.that.users.are solely.responsible for.understanding.and.accepting.the.risks.involved.in.crypto.trading?and.should.not.invest.more.than.they.can.afford.to.lose;

No.Investment.Advice

Neither.Saint.Crown.Industrial.Loan.Company.Bank?Saint.Crown.AFD7.User.Portal.(the.fPlatformf).provides.any.investment.or.financial.advice?and.users.should.consult.a.professional.advisor.before.making.investment.decisions;

Losses.and.Financial.Obligations

Trading.cryptocurrencies.carries.the.risk.of.financial.loss;Users.should.only.invest.funds.that.they.can.afford.to.lose;Users.are.responsible.for.monitoring.their.account.balances?ensuring.

sufficient funds are available and meeting any financial obligations resulting from trading activities, including transaction fees, margin requirements, and taxes;

Regulatory Considerations

Cryptocurrency regulations and legal frameworks vary across jurisdictions. Users are responsible for understanding and complying with applicable laws and regulations relevant to their country of residence. Neither Saint Crown Industrial Loan Company Bank nor Saint Crown AFD7 User Portal or any of its affiliates, employees, agents, or representatives provide legal or financial advice, and users should consult appropriate professionals for guidance in this regard.

Limitation of Liability

Saint Crown Industrial Loan Company Bank nor Saint Crown AFD7 User Portal, its affiliates, employees, and agents shall not be liable for any losses, damages, costs, or expenses, including but not limited to direct, indirect, incidental, or consequential damages arising from the use of our AI trading services.

By using the Portal, you acknowledge that you have read, understood, and agreed to the terms of this Risk Disclaimer. You understand the risks associated with cryptocurrency trading and accept full responsibility for your trading decisions and outcomes.

Financial Disclaimer

Saint Crown Industrial Loan Company Bank

Client Advisory Statement Regarding Sales, Tax Implications, Cryptocurrency, and AML/KYC Compliance

This disclaimer is provided for general informational purposes and applies to all clients of Saint Crown Industrial Loan Company Bank ("SCILCB" or "the Bank").

7. No Tax or Legal Advice

Saint Crown Industrial Loan Company Bank does not provide tax, legal, or accounting advice. Any financial transactions involving the sale of assets, investment instruments, or cryptocurrencies may have significant tax consequences. Clients are solely responsible for understanding and complying with applicable federal, state, and local tax laws. SCILCB strongly recommends that clients consult with qualified tax or legal professionals regarding any transaction that may result in a taxable event or other legal obligations.

8. Cryptocurrency Transactions

SCILCB does not provide custody or transactional services for digital assets unless explicitly stated in a separate agreement. Clients engaging in the purchase, sale, or transfer of cryptocurrency

assets assume full responsibility for such activities. The Bank makes no representation regarding the legality, stability, valuation, or tax treatment of cryptocurrency transactions. Cryptocurrencies are highly volatile and may involve elevated risks, including the potential for loss of principal.

9j.Anti_Money.Laundering.(AML).and.Know.Your.Customer.(KYC).Compliance

As a regulated financial institution, SCILCB is committed to full compliance with applicable Anti-Money Laundering (AML) and Know Your Customer (KYC) laws and regulations. All clients are required to provide accurate, verifiable identification and business documentation before establishing or continuing a relationship with the Bank. SCILCB reserves the right to request additional information at any time to meet regulatory obligations, and to restrict or terminate services if satisfactory compliance cannot be achieved.

Clients should be aware that transactions involving high-risk jurisdictions, unverified counterparties, or digital assets may be subject to additional scrutiny, delay, or refusal by SCILCB or its correspondent banking partners.

0j.Inter_Bank.and.Client.Responsibility

Clients remain fully responsible for ensuring that any transfers between SCILCB and other financial institutions are lawful, transparent, and properly documented. SCILCB shall not be liable for delays, restrictions, or losses resulting from third-party institution policies, regulatory reviews, or client misrepresentations.

By transacting with Saint Crown Industrial Loan Company Bank, clients acknowledge that they have read, understood, and agreed to the above terms, and that they bear sole responsibility for their financial decisions and compliance obligations.

This disclaimer is subject to change without notice.

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