



DISCLAIMER By participating in the MIRAMIND (“MIRAMIND”) Pre-sale and/or Token Generating Event (the “TGE”) Crowd sale (the Pre-sale and the TGE together referred to as the “Crowd sale”), as defined in the MIRAMIND whitepaper (the “Whitepaper”), or making use of any information in the Whitepaper or in MIRAMIND’s business plan or available on the miramind.io website, you agree to the statements provided in this disclaimer (the “Disclaimer”). You further understand and accept that the information provided in the Whitepaper and on the website are of descriptive nature only, and does not provide any legal rights to the user unless explicitly stated. GENERAL WARNING – By using the services provided by MIRAMIND, you as either a Crowd sale participant or User of MIRAMIND’s alpha products or services (the “User”), fully understands and agrees with the following: • MIRAMIND is a subject incorporated entity, being subject to subject’s laws and regulations . The TGE is being performed from MIRAMIND under subject’s rules and MIRAMIND does not intend or issue any tokens in any other jurisdiction. The User understands and accepts to be subject to the laws and regulations in the jurisdiction in which the User is domiciled and that MIRAMIND accepts no responsibilities for the legal status of the User as a Crowd sale participant or otherwise being linked to MIRAMIND (e.g. as token holder after the TGE). The User should obtain local legal advice to clarify the legal status of the User in its own jurisdiction before participating in the Crowd sale. • By transferring Ether (ETH) to the Smart Contract System and the Smart Contract System creating MIRAMIND tokens (“MIRA tokens”), the User understands and accepts that the User makes a contribution into a Smart Contract System for the development of the MIRAMIND platform , as described in the Whitepaper. The User understands and acknowledges that MIRA tokens will be provided by the Presale and/or TGE smart contract in the order that transactions are received by it and no alteration of this can be made by any party . However , the User understands and accepts that smart contract technology is still in an early development stage and its application of experimental nature, which carries significant operational, technological, financial, regulatory and reputational risks. • User understands and accepts that MIRAMIND, including its shareholders, directors, management, employees and any other person affiliated with MIRAMIND, carries no liability for the ability to take part in the Crowdfunding for reasons beyond the control of MIRAMIND including but not limited to the Presale and/or TGE duration, transaction mining delays and node-related issues. • Pending a successful Crowdfunding , the MIRAMIND team members will be focused on completing the company start-up and delivering on milestones according to the Whitepaper. Furthermore, the User understand and accepts that while IAGON will make reasonable efforts to develop and complete the MIRAMIND platform, as described in the Whitepaper, it is possible that such development may fail and that User ’s MIRA token may become useless and /or lose its value due to reasons of technical , commercial or regulatory nature or any other reason, within or outside MIRAMIND’s control. • The User is also aware of the risk that even if all or parts of MIRAMIND ’s platform is successfully developed and released in full or in parts, that the MIRAMIND platform could be fully or partially closed, remain commercially unsuccessful or shut down due to lack of public interest or for any other reason. MIRAMIND has the right to engage subcontractors to perform the entire or partial development and execution of the MIRAMIND platform . The scope and extent of the development of the MIRAMIND platform will be determined by the amount of contribution received during the Crowd sale , as set forth in the Whitepaper. • The User understands and accepts that MIRAMIND undertakes no obligations to act on behalf and in the interests of the User in any Pre-sale and/or TGE being held in the future. • By transferring ETH through the MIRAMIND Crowdfunding address under the smart contract system of the Ethereum blockchain protocol (address TBD (to be decided)) (the “Smart Contract System”), the User expressly agrees to all of the terms and conditions set forth in the Smart Contract System code existing on the Ethereum blockchain and in this Disclaimer. 22 The User further confirms to have carefully reviewed the Smart Contract System code, its functions and this Disclaimer , and hereby confirm to fully understand the risks and costs of creating the



MIRA token and contributing into a Smart Contract System for the development of the MIRAMIND platform. • The User understands and accepts that by transferring ETH or other assets to MIRAMIND as part of the Crowd sale through the Smart Contract System , the User makes such decision upon his/hers own discretionary consideration and has no right of refund of the transferred amount, unless explicitly provided by the Pre-sale and/or TGE smart contract code itself as stipulated in the Whitepaper (that being, a 100% refund when capital raised during the Crowdfunding is under the minimum cap after the Pre-sale and /or TGE period has expired). The User therefore understands and accepts that the transfer of ETH through the Smart Contract System thereby creating MIRA token , carry significant financial, regulatory and/or reputational risks (including the complete loss of value of created tokens, if any, and attributed features of the MIRAMIND platform). **TAX WARNING** – The User understands and accepts that MIRAMIND does not act as a tax agent of User. The User bears the sole responsibility to determine its tax responsibility of the contribution into the Smart Contract System to create and obtain MIRA token(s), and to determine whether the ownership, usage, the potential value appreciation or depreciation, or any gain or loss by the purchase or sale of the MIRA token, have tax implications for such User. More specifically , the User fully understands and agrees to the following: • The User and MIRAMIND carry their own tax obligations solely under the applicable laws of the jurisdiction they reside in. • If Value Added Tax (VAT) obligations or other indirect taxes will apply as a result of trade of products /services provided by MIRAMIND or by third parties, we reserve the right to adjust the product/ service price by adding a VAT/ indirect tax as applicable for each respective country (e.g. 25% for subject’s and as applicable in other jurisdictions) which are sold from the time the VAT / indirect tax obligations comes into place. We will spend time and resources with qualified personnel to structure the MIRAMIND platform optimally within legal frames to ensure transactions flow as efficient as possible. • The User understand and accepts that MIRAMIND may have to disclose information on the User, including but not limited to the value of any MIRA tokens held, if explicitly requested by any government authorities in accordance with any applicable jurisdiction. • By creating, holding or using the MIRA token, and to the extent permitted by law, the User agrees not to hold MIRAMIND or any associated third party , including developers , auditors , contractors or shareholders, liable for any tax liability associated with or arising from the creation, ownership or use of MIRA token or any other action or transaction related to the MIRAMIND platform. **NO WARRANTIES** – All information provided within the Whitepaper and within MIRAMIND’s business plan is provided “AS-IS” and with no warranties whatsoever on the MIRA token, the Smart Contract System and /or the success of the MIRAMIND platform , including the accuracy , completeness or the use of any information provided therein, to the extent permitted by any applicable law. This includes, but is not limited to, express or implied warranties of title, merchantability or fitness for a particular purpose, are made with respect to the information, or any use of the information, on this site or platform. **DISCLAIMER OF LIABILITY** – The User acknowledges and agrees , to the extent permitted by any applicable law, that the User will not hold MIRAMIND or any associated parties, including but not limited to any group entity , management , developers , contractors or shareholders , liable for any and all damages or injury whatsoever caused by or related to the use of, or the inability to use the MIRA token, the Smart Contract System or the MIRAMIND platform, under any cause or action whatsoever of any kind in any jurisdiction. MIRAMIND specifically, without limitations, disclaims liability for any loss or damages, including incidental or consequential damages, and assumes no responsibility or liability for any loss or damage suffered by any person as a result of the use, misuse or reliance of any of the information or content in the Whitepaper or in MIRAMIND’s business plan or on the www.miramind.io website. 23 Under no circumstances shall MIRAMIND, or any associated parties as stated above , be liable to the User for any special, indirect, incidental , consequential , exemplary or punitive damages (including lost or anticipated revenues or profits and failure to realize



expected savings arising from any claim relating to the services provided by MIRAMIND) whether such claim is based on warranty, contract, tort (including negligence or strict liability) or otherwise or likelihood of the same. The User further specifically acknowledges that MIRAMIND, or any associated parties as stated above, are not liable , and the User agrees to not hold them liable , for the conduct of any third parties , including other creators of MIRA token (s), and that the risk of creating , holding and using MIRA token (s) rests entirely with the User. USE AT YOUR OWN RISK – By utilizing the Crowd sale Smart Contract System for MIRAMIND, the MIRAMIND platform or the www.miramind.io website, including but not limited to, the transferring of any assets to MIRAMIND, the User undertakes and understands all possible risks that directly or indirectly arise from the activity connected with the User's participation in the Crowd sale and/or use of MIRAMIND's services and products. • This Disclaimer, the MIRAMIND Whitepaper, the MIRAMIND website and platform or any related documents or site do not constitute a prospectus of any sort, is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction. FORCE-MAJEURE – User understands that MIRAMIND will not be liable to User for any breach hereunder, including for failure to deliver or delays in delivery of the Services occasioned by causes beyond the control of MIRAMIND including but not limited to unavailability of materials , strikes, labor slowdowns and stoppages , labor shortages , lockouts , fires, floods , earthquakes , storms , droughts , adverse weather, riots, thefts , accidents , embargoes , war (whether or not declared) or other outbreak of hostilities, civil strife, acts of governments, acts of God, governmental acts or regulations, orders or injunctions, or other reasons, whether similar or dissimilar to the foregoing (each a "Force Majeure Event"). MISCELLANEOUS / FINAL WARNING – Pre-sale and/or TGE participations can be considered high-risk trading ; utilizing MIRA tokens via the Crowd sale or utilizing services offered in the Whitepaper , through the Smart Contract System, the MIRAMIND platform and on the www.miramind.io website, may result in significant losses or even in a total loss of all value submitted and obtained. • The User guarantees that he is a legally capable person of a sufficient age, and that the User complies with all legal rules and applicable laws of the jurisdiction where the User lives when transferring ETH to the Smart Contract System to create MIRA token. The User further confirms to be legally permitted to hold and use the MIRA token in the jurisdiction where the User is domiciled, and accepts to hold MIRAMIND harmless should the User not be compliant to any such laws and regulations. • MIRA tokens are only functional utility tokens and its ownership carries no other rights other than being intended to be applied on MIRAMIND 's platform , if successfully completed and deployed as stipulated in the Whitepaper. In particular, the User understands and accepts that the MIRA token do not represent or constitute any ownership right or stake, share or security or equivalent rights or any right to receive future revenues, IP rights or any other form of participation in or relating to the MIRAMIND platform, other than enabling access for token holders and Users to MIRAMIND's platform. MIRAMIND tokens and MIRAMIND's platform are not for speculative investment . No promises regarding value or future performance are made regarding MIRAMIND tokens. No promises regarding any particular value of MIRAMIND tokens are made . No other rights associated with holding MIRAMIND tokens are given . Proceeds of the MIRAMIND token Crowd sale may be spent as the company sees appropriate, which may change as deemed necessary in the maturation and advancement of the MIRAMIND token and MIRAMIND's platform. • MIRAMIND's team is investing heavily in the safety and security of the services that MIRAMIND provides. However, we cannot protect against all possible sources of error and malicious deeds initiated by any party . Therefore all risks assumed by using MIRAMIND 's platform in any capacity , transferring , receiving and accumulating MIRA tokens are solely assumed and accepted by the User. 24 • MIRA tokens are meant to be held and used by those well experienced and knowledgeable in cryptographic tokens, their acquisition, transfer, and use only for accessing the services offered on MIRAMIND's platform. By transferring ETH through



the Smart Contract System for the creation of the MIRA token, the User represents and warrants that it has deep understanding of the functionality , usage, storage and transmission mechanism associated with cryptographic tokens and blockchain -based software systems. • The User further represents and warrants to have knowledge of the token creation process and that the User will have its own account on the Ethereum network , with a private key associated to this address and password . The password is used to encrypt the User's private key. Following the creation of the MIRA token by the Smart Contract System, the MIRA token will be transferred to the User' s address by the Smart Contract System . The User understands that the User must keep his password and private key safe and that the User will not be able to generate a new password or recover his private key should this private key and /or password be lost or stolen . The User understands that if such private keys and/or password is lost, the MIRA tokens associated with the User's account will be unrecoverable and will be permanently lost. In such instance , MIRAMIND or any other no person or entity will not be able to help the User retrieve or reconstruct the lost password and/or private keys, and the User will not be able to access any lost MIRA tokens. • The User understands and accepts that the MIRAMIND platform will be run on a blockchain through a network of miners which will ultimately be in control of the Smart Contract System . The User understands that a majority of these miners could agree at any point to make changes to the official Smart Contract System and to run a new version of the Smart Contract System, which could lead to the MIRA token losing its intrinsic value. • By transferring ETH to the Smart Contract System and /or receiving MIRA token , no form of partnership , joint venture or any similar relationship between the Users and/or other individuals or entities involved with the deployment of the Smart Contract System and the setting up of the MIRAMIND platform is created. • The User understands and accepts that no market liquidity may be guaranteed with regard to the MIRA token and that its value may experience extreme volatility over time, including depreciation in full. • Should the User be a consumer and should any applicable consumer legislation or cancellation rights apply to such User in relation to the creation and obtainment of the MIRA token, the User waives any such consumer and cancellation rights, unless otherwise prescribed by mandatory law. The User further acknowledges and accepts that any applicable cancellation rights are waived and lost when the User transfer ETH through the Smart Contract System and thereby creates and obtains MIRA token(s), unless otherwise prescribed by mandatory law. • The User understands and accepts that the blockchain technology allows new forms of interaction and that it is possible that certain jurisdictions will apply existing regulations on, or introduce new regulations addressing , blockchain technology based applications , which may be contrary to the current setup of the Smart Contract System and which may , inter alia , result in substantial modifications of the Smart Contract System and/or the MIRAMIND platform, including its termination and the loss of MIRA token for the User. • By participating in the Crowd sale by either the Pre-sale and/or TGE, the User confirms that he has read, understood and agree to comply with all restrictions set forth above. The User further confirms to not obtain the MIRA token for any illegal purposes and that the ETH transferred through the Smart Contract System has not been obtained by any illegal means, including but not limited through money laundering or corruption of any sort or any other illegal means in the jurisdiction in which the User resides. • The User acknowledges and agrees that if any part of this Disclaimer or the Whitepaper is found illegal or unenforceable, in whole or in part, such provision shall be ineffective solely to the extent of the invalidity or unenforceability under the laws of the applicable jurisdiction 25 without affecting the validity or enforceability thereof in any other manner, and without affecting the remaining provisions of this Disclaimer or the Whitepaper , which shall continue to be in full force and effect. • This Disclaimer is governed by subject's law and any claims brought forward against MIRAMIND arising out of or in connection with the creation of MIRA token and the development and execution of the MIRAMIND platform , shall be resolved and finally settled by the ordinary courts of subject . MIRAMIND and its



team will in any case abide within the laws set forth in each of its operational country(ies), and each operational unit shall be subject to its local laws and jurisdiction for the explicit operation such unit provides. • MIRAMIND's Whitepaper, its Business plan, its website and this Disclaimer, may be subject to changes by MIRAMIND's discretion, either before, during or after the Crowd sale. This Disclaimer is valid as of 18 June 2018, as amended from time to time