

RISK STATEMENT

By using MostWallet platform and availing MostWallet Services including saving product service for your digital assets, you acknowledge and understand the following risks associated with the use of digital assets, saving products, interest, repayments, exchanges, and third-party wallets:

- **Volatility Risk:** Digital assets, including cryptocurrencies, are known for their significant price volatility. The value of your deposited digital assets may fluctuate rapidly, resulting in potential gains or losses. Changes in the market value of your assets can affect the interest earned and the value of the repayment. There is no guarantee as to the value of the repayment on your saving product or interest, as well as the time frame of such repayment.
- **Market Risk:** The cryptocurrency market is subject to various market risks, including but not limited to regulatory changes, market manipulation, and liquidity risks. These factors can impact the value and availability of digital assets, repayment of any deposited digital assets as well as the interest rates offered on saving products.
- **Security Risk:** The security of digital assets and related technologies is paramount. However, the use of digital assets involves inherent security risks, including the potential for hacking, unauthorized access, and theft of assets. We employ robust security measures, but we cannot guarantee the complete elimination of these risks. Additionally, third-party wallets and exchanges may have their own security vulnerabilities, which are beyond our control, that could result in the loss or compromise of your digital assets.
- **Digital Asset trading risks.** The risk of loss in trading digital asset and / or and digital asset and fiat pairs can be substantial. You should, therefore, carefully consider whether such trading is suitable for you in light of your circumstances and financial resources.
- **Internet transmission risks.** You acknowledge that there are risks associated with utilizing an internet-based platform, including, but not limited to, the failure of hardware, software, and internet connections. You acknowledge that MostWallet shall not be responsible for any communication failures, disruptions, errors, distortions or delays you may experience when transacting via or otherwise utilizing the Services, however caused.
- **Underlying Protocol Risk.** We do not own or control the underlying software protocols of digital asset networks that govern the operation of digital assets. In general, the underlying protocols are open source, and anyone can use, copy, modify or distribute them. We are not responsible for the operation of the underlying network protocols, and we make no guarantees regarding their security, functionality or availability.
- **Regulatory Risk:** The regulatory environment for cryptocurrencies and digital assets is evolving. Changes in laws and regulations may impact the use, ownership, and value of digital assets, as well as the availability and operation of our saving product services. Regulatory changes can affect the interest rates, repayment terms, and availability of our services, as well as the operations and compliance of third-party wallets and exchanges.

- **Counterparty Risk:** When depositing digital assets, you are exposed to counterparty risk. This refers to the possibility that the platform or entity holding your assets, including third-party wallets and exchanges, may face financial difficulties, insolvency, or other operational issues. While we take precautions in selecting reputable third-party wallets and exchanges, we cannot guarantee their financial stability or performance. These third parties may have their own risks and terms of service, which are beyond our control. We encourage you to review and understand the terms and risks associated with these third parties. We shall not be held liable for any losses, damages, or claims arising from the actions or omissions of third-party wallets or exchanges.
- **Transfer and Repayment Risk:** Delays or disruptions in the transfer of digital assets may occur due to technical issues, network congestion, or other unforeseen circumstances. Additionally, the repayment of your saving product and interest may be subject to delays or disruptions beyond our control, including delays caused by the selected cryptocurrency exchange or third-party wallet providers.
- **Operational Risk:** Our website and saving product services rely on secure technology infrastructure. However, there is a risk of operational failures, software bugs, system disruptions, or cyber-attacks that could impact the availability or functionality of our services. Similarly, third-party wallets and exchanges may face operational risks that could affect the security, availability, or functionality of their platforms.
- **Risk Acknowledgment:** By using the saving product services, you acknowledge that you are solely responsible for the risks associated with storing, depositing, and transferring digital assets. MostWallet shall have no liability whatsoever for any losses, damages, or claims arising from your use of our products or Services, including but not limited to any loss, theft, or damage to the digital assets deposited or stored in MostWallet Wallets or transferred from MostWallet Wallets.
- **Interest Rate Computation:** Interest rates for saving product are subject to market demand and may vary over time. The computation of interest rates is based on various factors, including prevailing market conditions, the performance of the selected digital assets, and other relevant market indicators. Any displayed interest rates are for informational purposes only and are subject to change without prior notice. MostWallet reserves the right to adjust interest rates at its discretion, considering factors such as market conditions, liquidity, and risk management. The actual interest earned on saving product may differ from the rates displayed due to fluctuations in the market and other variables. You should evaluate and assess the risks associated with the interest rates offered before making any saving product decisions, as the final interest amount may vary based on the actual performance of the deposited digital assets.
- **Exchanges and Bankruptcy:** You expressly acknowledge and agree that in the event of loss, bankruptcy, or freezing of digital assets by the selected exchange or for any other reasons beyond MostWallet's control, MostWallet shall in no way be held liable, and users hereby waive any right to initiate legal action against MostWallet or its affiliates.

- **No Investment or Financial Advice:** MostWallet does not offer any investment or financial advice, and you should independently evaluate the risks associated with holding and managing digital assets. MostWallet Services shall not constitute or be deemed to constitute any warranty and/or investment, financial, legal, or any other professional advice, and any digital asset on MostWallet Wallet/saving product is not considered a security.
- **Service Termination and Restrictions:** MostWallet reserves the right to terminate, suspend, limit, or restrict access to MostWallet Services or any part thereof from time to time for various reasons, including but not limited to the residency of users.
- **Indemnification:** YOU HEREBY INDEMNIFY AND HOLD MOSTWALLET HARMLESS AGAINST ANY CLAIMS, DEMANDS, AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL, OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO LOSS OF USE, LOSS OF PROFITS, OR LOSS OF DATA, WHETHER IN AN ACTION OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, ARISING FROM OR IN ANY WAY RELATED TO THE INTRODUCTION OF ANY LIMITATIONS OR RESTRICTIONS TO THE SERVICES.

You agree that neither MostWallet, not its affiliates, shareholders, directors or officers shall not be held liable for any losses, damages, or claims arising from these risks or any other unforeseen circumstances related to your deposit of digital assets or its loss.
