

## **Disclaimer**

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Any and all information on our Website does not constitute and should not be considered as advice or as an offer to sell or as a solicitation of an offer to acquire BIP to any person in any jurisdiction.

Any and all information on our Website has been provided to you for information purposes only and may not be relied upon by you in evaluating the merits of purchasing BIP digital currency. Any references to the BIP’s past valuation are not a guide to future performance, or a reliable indicator of future valuation or performance.

The terms of acquiring BIP can be found in the [terms and conditions](#) [IS1] relating to the purchase of BIP.

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Prospective purchasers of BIPs should consider the risks outlined below in “RISK FACTORS” section.

### **RISK FACTORS**

Prospective BIP purchasers should conduct such independent investigation and analysis regarding the BIP and all other relevant market and economic factors as they deem appropriate to fully evaluate the merits and risk of their purchase.

The Company and its Directors disclaim any responsibility to advise purchasers of BIP of the risk and considerations associated with the purchase of BIP as they exist at the date hereof or from time to time hereinafter.

Each prospective purchaser of BIP must determine, based on his/her own independent review and such professional advice (including, without limitation, tax, accounting, credit, legal and regulatory advice) as it deems appropriate, that the purchase of BIP is appropriate and suitable for it, notwithstanding the clear and substantial risks inherent with the purchase of BIP.

You should consult with your own legal, regulatory, tax, business, investment, financial and accounting professional advisors to the extent that you deem it necessary, and make your own decisions including decisions regarding the suitability of this purchase based upon your own judgement and upon advice from such professional advisors as you deem necessary.

### **Liquidity of BIP**

As at the date of this whitepaper, there is no active secondary market for BIP. There is no guarantee or assurance that a public market will ever develop. There is often no assurance that a purchaser of BIPs will be able to sell or dispose of BIPs.

Under certain trading conditions it may be difficult or impossible for a purchaser to sell his BIPs. This may occur for example at times of rapid price movements and when trading is suspended by a relevant exchange. In these circumstances it may be impossible for the purchaser to sell BIPs.

Crypto currencies are extremely volatile and therefore the price could dramatically increase or decrease without any prior notice. purchasing crypto currencies is extremely high risk.

### **General Crypto Currency Risks**

Cyber security threats are present within the realms of cryptocurrencies. There is a risk of loss of funds, including a total loss, should an unauthorised intrusion or theft occur within or Wallet Provider account or Exchange Provider account.

Whilst the Company has considered its cyber security, risks related to software weakness, human error, external attacks and others, continue to exist and pose a material risk to the Company and purchasers of BIPs.

Advances in cryptography, or technical advances such as the development of quantum computers, may present risks for crypto-currencies and may result in the theft or loss of the Company's Assets.

Hackers or other malicious or criminal groups or organizations may attempt to interfere with the Company's accounts, in several ways including, but not limited to, denial of service attacks, Sybil attacks, mystification, phishing, attacks, smurfing, malware attacks, or consensus-based attacks.

There may be problems which relate to the Bitcoin or Ethereum networks which may affect the normal functionality of the crypto-currencies. This could lead to a significant devaluation of the BIP. Any malfunction, unplanned function or unexpected operation of these networks may cause crypto currencies to lose value.

Crypto currencies are a cutting-edge, untested technology. In addition to the risks stipulated above, there are other risks that the Company cannot predict. Risks may also occur as unanticipated combinations or as changes in the risks stipulated herein.

### **Changes in Applicable Law and Regulation**

Should any relevant laws or regulations change, the legal requirements to which the Company and the BIP may be subject could differ materially from current requirements. No assurance can be given that future legislation, administrative rulings or court decisions will not adversely affect the Company and the BIP.

The Company may be subject to a number of unusual risks, including contradictory legislation, incomplete, unclear and changing laws, ignorance or breaches of regulations on the part of other market participants, lack of established or effective avenues for legal redress, lack of standard practices and confidentiality customs characteristic of developed markets and lack of enforcement of existing regulations.

### **Cybersecurity**

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Whilst the Company has considered its cybersecurity, risks related to software weakness, human error, external attacks and others, continue to exist and pose a material risk to the Company and the value of the BIP.

### **Early Stage Companies**

The Company is a start-up and has no operating history against which purchasers of the BIP may consider the appropriateness of purchasing the BIP.

Many risks and uncertainties affect start-up and early stage companies, which often have very limited operating history, profits or cash flow. There can be no assurance of the success of such enterprises. Their potential must be considered in light of the problems, expenses, difficulties, complications and delays frequently encountered in connection with new or developing businesses, including technology risks, unproven business models, untested plans, uncertain market acceptance, competition and lack of revenues and financing.

### **Loss of confidence in digital currencies**

Crypto currencies are part of a new and rapidly evolving “digital assets industry”, which itself is subject to a high degree of uncertainty. For a relatively small use of digital currencies in the retail and commercial marketplace, online platforms have generated a large trading activity by speculators seeking to profit from the short-term or long-term holding of digital currencies. Most crypto currencies are not backed by a central bank, a national or international organization, or assets or other credit, and their value is strictly determined by the value that market participants place on them through their transactions, which means that loss of confidence may bring about a collapse of trading activities and an abrupt drop in value. This would significantly impact on the Company.

### **Counterparty Risks**

Digital currency trading platforms, largely unregulated and providing only limited transparency with respect to their operations, have come under increasing scrutiny due to cases of fraud, business failure or security breaches, where investors could not be compensated for losses suffered. Furthermore, as unregulated businesses, they generally do not have minimum capital requirements that other traditional financial services entities have and therefore if they were to become insolvent there is a risk that the purchaser would not be able to sell his digital currencies.

### **Risks associated with peer-to-peer transactions**

Digital currencies can be traded on numerous online platforms, through third party service providers and as peer-to-peer transactions between parties. Many marketplaces simply bring together counterparties without providing any clearing or intermediary services and without being regulated. In such a case, all risks (such as double-selling) remain between the parties directly involved in the transaction. Such a scenario could significantly impact on the Company.

### **Other cyber-security risks including malicious activity**

Trading platforms and third-party service providers may be vulnerable to hacking or other malicious activities. Recent examples include Binance. Also, if one or more malicious actor(s) obtain control of sufficient consensus nodes on the network or other means of alteration, then a blockchain may be altered. While the network is decentralized, there is increasing evidence of concentration by creating of “mining pools” and other techniques, which may increase the risk that one or several actors could control the network or other similar blockchain. Such scenario could significantly impact on the Company.