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Bonum Payments, UAB

Risk Disclaimer

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You use the Services at Your own risk. You hereby confirm that You understood and carefully considered whether the risks set out in the Disclaimer, as well as all other applicable risks. By using the Services You agree that these risks, as well as all other applicable risks are acceptable to You. Bonum24 encourages You to seek professional advice (legal, taxation, financial, technical or otherwise) regarding Your particular situation before, during and after the use of the Services. If any of the risks are unacceptable to You, You should not use the Services or stop using the Services at any given time.

General risks

At the date, the Website and/or the Services have specific functionality and utility. However, the Website and/or the Services may undergo significant changes over time. Various features of the Website and/or the Services, including its terms and conditions, fees, structure, purpose, algorithm, source codes, infrastructure design and other technical specifications and parameters, may be updated and changed frequently without notice. Bonum24 may encounter difficulties during development, including financial, resourcing and technical difficulties. Particular features of the Services may never be realised.

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The User acknowledges that there are risks associated with utilizing a trading system over the internet including, but not limited to, the failure of hardware, software, and internet connections, the risk of malicious software introduction, the risk of third parties obtaining unauthorized access to information, cyber-attack, the Cryptocurrency network failure (such as blockchain), computer viruses, communication failures, disruptions, errors, distortions or delays the User may experience when using the Website and/or Services, howsoever caused, spyware, scareware, Trojan horses, worms or other malware that may affect the User's computer or other equipment, or any phishing, spoofing or other attack.

Cryptocurrencies risks

Since Cryptocurrency markets are decentralized and not regulated to the degree of investment services the use of the Services will not fully benefit from the protections available to Users receiving regulated investment services under the so-called MiFID regime. This also means that there is no central bank that can take corrective measure to protect the value of Cryptocurrencies in a crisis or issue more Cryptocurrencies.

Cryptocurrency market is determined only by supply and demand and is often highly unpredictable and volatile. The price of Cryptocurrencies is usually not transparent and highly speculative and susceptible to market manipulation. In the worst-case scenario, the product could be rendered worthless. Past performance is not an indication of future performance. The value of investments of the Users in Cryptocurrencies can go down as well as up. Changes in foreign exchange rates can also cause a decrease or increase in the value of the investments of the User in Cryptocurrencies. Other risk factors affecting the value of an investment or return on investment include, but is not limited to, political, economic, credit and market risks.

Cryptocurrencies are prone to being misused for illegal activities due to the pseudonymity or even anonymity of transactions and investors would be adversely affected if law enforcement agencies investigate any alleged illicit activities (incl. money laundering and terrorist financing). Therefore, Cryptocurrencies should be seen as an asset class subject to extremely high risks and You should never invest money that You cannot afford to lose. You should be satisfied that the Services are suitable for You in the light of Your circumstances and financial position. You should not invest in Cryptocurrencies and/or use the Services unless You have the necessary knowledge and expertise, understand its characteristics and exposure to risk. The risk of loss in investing in, trading and holding Cryptocurrencies can be substantial. You should be aware that You may sustain a total loss.

Blockchain risks

Blockchain is an independent public or private peer-to-peer network and is not controlled in any way or manner by Bonum24. Bonum24 does not own or control the underlying software protocols which govern the operation of Cryptocurrencies available in the Services. In general, the underlying protocols are open source, and anyone can use, copy, modify, and distribute them.

You will be bound and subject to any changes and/or amendments in the blockchain system and subject to any applicable law which may apply to the blockchain. Bonum24 shall not be responsible for any failure, mistake, error, breach which shall occur in blockchain or in any other networks in which the Cryptocurrencies are being issued and/or traded. Bonum24 is not responsible for the operation of the underlying protocols and makes no guarantee of their functionality, security and/or availability.

No Offer, Recommendation or Solicitation

None of the information in the Website and/or the Services constitute a recommendation, solicitation or offer by Bonum24 to buy or sell any securities, futures, options or other financial

instruments or provide any investment advice or service. The information and materials are provided for information purposes only. Certain information contained herein (including financial information) has been obtained from published and nonpublished sources. Such information has not been independently verified by Bonum24, and Bonum24 does not assume responsibility for the accuracy of such information.

The Website is not intended to provide investment advice to or carry out any other investment services and activities (as defined in the European Union's Markets in Financial Instruments Directive 2004/39/EC ("MiFID")).

Forward-looking statements

All statements in the Website and/or the Services, any statements made in press release or other publicly available venue and oral statements that may be made by Bonum24 or its representatives (as the case may be) that are not statements of historical facts constitute "forward looking statements." All statements regarding Bonum24's financial position, business strategies, plans and prospects (incl. revenue and profitability) and the prospects of the industry which Bonum24 is in, constitute as forward-looking statements.

Some of these statements may be identified by forward-looking terminology such as "aim," "target," "anticipate," "believe," "may," "estimate," "expect," "if," "intend," "may," "plan," "possible," "likely," "project," "should," "would," "will," or similar or any other synonymous terms.

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