

## Risk Disclosure

A22 INDUSTRY LTD operating through the brand name A22 (the "Company") is a company registered under number BC1336521 in Canada, address 422 RICHARDS STREET, UNIT 170 VANCOUVER BC V6B 2Z4 CANADA, and provides as "Money Service Business (MSB)".

About cryptocurrency.

Trading in cryptocurrency is not appropriate for everyone as these are highly speculative, volatile and non-regulated products. If the customer intends to buy, hold or trade cryptocurrency, the Company recommends to exercise utmost caution and, before proceeding, to understand its specific characteristics and the risks involved.

A non-exhaustive list of the risks related to cryptocurrencies trading can be seen below:

\* Non-regulated: cryptocurrencies are a form of unregulated digital money, not issued or guaranteed by a central bank (no central bank that can take corrective measure to protect the value of cryptocurrency in a crisis or issue more currency). A cryptocurrency is an as-yet autonomous and largely unregulated worldwide system of currency firms and individuals. The customers put their trust in a digital, decentralized and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity.

Therefore, the customers should buy, trade or hold cryptocurrencies only if they are aware of all the risks involved, including losing the entire capital invested;

\* Volatility: The cryptocurrencies market is very volatile and prices can easily go down as well as up very sharply. There are many factors, which can influence the price of a cryptocurrency. The laws of supply and demand also apply to cryptocurrency, but as the market sizes are smaller when compared to established forms of currencies, even the smallest shifts can have a large impact on the customer account. The prices may fluctuate rapidly, and over wide ranges and may reflect unforeseeable events or changes in conditions, none of which can be controlled by the customer or the Company;

\* Lack of consumer protection: When the customer uses cryptocurrency to pay for goods or services, he is not protected by any refund rights under the European Union law. Acceptance of cryptocurrencies by retailers may be non-permanent and may cease at any point and with no notice period;

\* No access to the Compensation Fund: In cases of cryptocurrency trade, the customer's rights to compensation funds are not available.

The Company will not provide any advice relating to trading of cryptocurrency or make any others recommendations. If the customer does not understand the risks involved, he/she should seek advice and consultation from an independent financial adviser. If, after consultation, the customer still will not understand the risks, he should not trade at all.

The customer agrees not to hold A22 INDUSTRY LTD and its employees responsible for losses incurred because of the Company carrying the customer's account and following his exact orders, unless A22 has exercised gross negligence in connection herewith.

We use our banking providers in order to receive the customers' moneys and making payments. Our banking providers DO NOT: transfer cryptocurrency, exchange or provide any services in connection with it.