

GENERAL RISK DISCLOSURE

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By using, accessing or downloading Onramp.Money, you hereby acknowledge and represent that you have read the following Cryptocurrency Risk Disclosures. This Risk Disclosure must be read in conjunction with Onramp.Money's Terms of Service, Privacy Policy, Anti-Money Laundering Policy.

- 1. Services:** Services offered by Onramp.Money involves risks. The value of digital assets can decrease completely or partially and they can be subjected to drastic fluctuations. Their transferability cannot be reversed.
- 2. Unique Features of Cryptocurrencies:** In most jurisdictions, cryptocurrencies are not legal tender. Most cryptocurrencies are not backed by any underlying real-world asset and have no intrinsic value. The price of cryptocurrencies are based on the agreement of the parties to a transaction, which may or may not be based on the market value of the cryptocurrency at the time of the transaction, which may result in the potential for permanent and total loss of value of a particular virtual currency should the market for that virtual currency disappear. The price of cryptocurrency assets are independent of the services offered by Onramp.Money.
- 3. Price Volatility:** The price of a cryptocurrency is based on the perceived value of the cryptocurrency and is subject to a variety of factors, which make these products highly volatile. Certain cryptocurrencies have experienced daily price fluctuations. There are high volatility risks and holders may suffer large losses.
- 4. Legal and Regulatory Risks:** Changes in legislation and regulations can significantly impact the value of Digital Assets. They may not have legal protections, hence, staying updated about the legal environment in your jurisdiction is crucial. You should also note that the proceeds from the sale of cryptocurrencies and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. Tax law and practice regarding Digital Assets in certain countries may not be clearly established. It is therefore possible that the current interpretation of the law or understanding of practice may change, or that the law may be changed with retrospective effect.
- 5. Third Party Risks:** Third parties, like payment providers, custodians, and banking partners, may partake in providing the services offered by Onramp.Money, you might

be subject to their terms & conditions, and Onramp. Money will not be liable for any losses that these third parties may cause you.

6. Insufficient information and misleading information:

Information regarding any specific cryptocurrency may be missing, inaccurate, incomplete and unclear with respect to the project and its risks. Some cryptocurrencies are advertised to the public using marketing material and other information that may be unclear, incomplete or even misleading. For instance, advertisements via social media may be very short, with a focus on the potential gains but not the high risks involved. You should also beware of social media ‘influencers’, who have a financial incentive to market certain cryptocurrencies and related products and services and therefore may be biased in the communications they issue.

7. Transaction Fees

Cryptocurrency assets exist on blockchains and on other similar distributed ledgers that require a fee to be paid for transactions to be processed on-chain. These fees are paid to miners, validators, and any other such relevant party as appropriately named. The value of the transaction fees) paid to these third-parties fluctuates and depends on market forces such as the level of demand for transactions to be recorded on the blockchain at any particular time. In addition, virtual/cryptocurrency-asset exchanges, wallet providers and other custodians may charge high fees relative to custodians in many other financial markets. This may impact the final value of the crypto assets delivered to you.

8. Technology

Onramp.Money’s services are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of orders. As with all facilities and computer systems, customers will be exposed to risks associated with the systems including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to instructions or is not executed at all. You should also be aware that the Internet is not a completely reliable transmission medium and there may be delays in service provisions.

In view of fast pace and volatile industry, this General Risk Disclosure may be changed, modified or updated at any time without any prior notification.