



General Risk Disclosure

This notice provides you with information about the risks associated with investment products, which you may invest in through services provided to you by the CGift Trading platform, cgift-trading.com. CGift Trading offers investors the opportunity to buy digital gift cards that can be redeemed for cryptocurrencies, hold such cryptocurrencies and subsequently sell such cryptocurrencies.

All these products carry a high degree of risk and are not suitable for many investors. This notice provides you with information about the risks associated with these products but it cannot explain all of the risks nor how such risks relate to your personal circumstances. If you are in doubt you should seek professional advice. It is important that you fully understand the risks involved before deciding to trade with CGift Trading and that you have adequate financial resources to bear such risks and that you monitor your positions carefully. Trading involves risk to your capital. You should not invest money that you cannot afford to lose, however you cannot lose more than the equity in your account.

APPROPRIATENESS

Before we open an account for you, we are required to make an assessment of whether the product(s) and/or services you have chosen are appropriate for you, and to warn you if, on the basis of the information you provide to us, any product or service is not appropriate. If you decide to continue and open an account with us, you are confirming that you are aware of and understand the risks.

POSITION MONITORING

You should further ensure you are able to monitor positions on your account at all times, as you are solely responsible for this. We are not responsible for monitoring positions on your account.

EXECUTION

Although the cgift-trading.com platform is advanced and we are giving you the best execution available, it is possible that the market price could have changed between order placement and execution time, and therefore we cannot guarantee that the price requested will be the same as the price that the order is executed, the price you receive can be in your favour or against you.

In addition, there are risks associated with use of online deal execution and trading systems including, but not limited to, software and hardware failure and internet disconnection.

CRYPTOCURRENCIES

Trading risks: Since Cryptocurrencies markets are decentralized and non-regulated our Cryptocurrencies Trading Services are unregulated services which are not governed by any specific European regulatory framework (including MIFID). This means that there is no central bank that can take corrective measure to protect the value of Cryptocurrencies in a crisis or issue more currency. Therefore, when our customers are using our Cryptocurrencies Trading Service they will not benefit from the protections available to clients receiving regulated investment services. Our customers will continue to benefit from the rules relating to best execution and client money and safekeeping of client assets. We will endeavor to enable you to benefit from rules relating to best execution and safekeeping of client assets.

CRYPTOCURRENCIES MARKETS ARE DETERMINED BY DEMAND AND SUPPLY ONLY.

The Cryptocurrencies market is a dynamic arena and their respective prices are often highly unpredictable and volatile. The prices of Cryptocurrency is usually not transparent and highly speculative and susceptible to market manipulation. In the worst case scenario the product could be rendered worthless. It is important to make a distinction between indicative prices which are displayed on charts and dealable prices which are displayed on our trading platform. Indicative quotes only give an indication of where the market is. Because the Cryptocurrencies markets are decentralized, meaning it lacks a single central exchange where all transactions are conducted, each market maker may quote slightly different prices. Therefore, any prices displayed on any chart made available by us or by a third party will only reflect "indicative" prices and not necessarily actual "dealing" prices where trades can be executed. Cryptocurrency trading is prone to being misused for illegal



activities due to the anonymity of transactions and investors would be adversely affected if law enforcement agencies investigate any alleged illicit activities.

ACCORDINGLY, CRYPTOCURRENCIES SHOULD BE SEEN LIKE AS AN EXTREMELY HIGH RISK ASSET AND YOU SHOULD NEVER INVEST FUNDS THAT YOU CANNOT AFFORD TO LOSE.

Given the foregoing, Cryptocurrencies are not appropriate for all investors. You should not deal in these products unless you have the necessary knowledge and expertise, you understand these products' characteristics and your exposure to risk. You should also be satisfied that the product is suitable for you in light of your circumstances and financial position. In addition, use of our Services can never be considered a safe investment rather only an investment with a high risk of loss inherently associated with it.

Since blockchain is an independent public peer-to-peer network and is not controlled in any way or manner by CGift Trading, CGift Trading shall not be responsible for any failure and/or mistake and/or error and/or breach which shall occur in blockchain or in any other networks in which the Cryptocurrencies are being issued and/or traded. You will be bound and subject to any change and/or amendments in the blockchain system and subject to any applicable law which may apply to the blockchain. We make no representation or warranty of any kind, express or implied, statutory or otherwise, regarding the Blockchain functionality nor for any breach of security in the Blockchain. Operation of Cryptocurrency Protocols. CGift Trading does not own or control the underlying software protocols which govern the operation of Cryptocurrencies available for trading on our platform. In general, the underlying protocols are open source and anyone can use, copy, modify, and distribute them. CGift Trading is not responsible for operation of the underlying protocols and CGift Trading makes no guarantee of their functionality, security, or availability. The underlying protocols are subject to sudden changes in operating rules ("Forks"), and such Forks may materially affect the value, function, and/or even the name of the Cryptocurrency CGift Trading holds for your benefit. In the event of a Fork, CGift Trading may temporarily suspend CGift Trading operations (with or without advance notice to you) and that CGift Trading may (a) configure or reconfigure its systems or (b) decide not to support (or cease supporting) the Forked protocol entirely. CGift Trading may, but is not obligated to do so, adjust your account in respect of a Fork depending on the circumstances of each event attributable to any specific Cryptocurrency held by You.

We may elect to execute any order and/or hold any fiat money and Cryptocurrencies via Third Parties. Such Third Parties are not banks that hold their fiat money/virtual currency as a deposit. If any such Third Party loses any money, fails or goes out of business, there is no specific legal protection that covers you for losses arising from any funds you may have held with such Third Party, even when such party is registered with a national authority.

Depending on the structure and security of the digital wallet, some may be vulnerable to hacks, resulting in the theft of virtual currency or loss of customer assets. CGift Trading will not be responsible in the event of losses caused by those Third Parties. Delisting and/or unsupported Cryptocurrencies: If at any time any of the Cryptocurrencies that forms the subject of your order is delisted and/or we no longer support the trading in such Cryptocurrencies for any reason, then the applicable order will be immediately closed. If CGift Trading is notified that a Cryptocurrency you hold in your Account is likely to be delisted and/or removed and/or canceled from any of the exchanges (some of them or all) and CGift Trading believes that it shall not be able to trade in such Cryptocurrencies, CGift Trading shall make an effort to sell the Cryptocurrencies on your behalf at such time and price, and in such manner, as it determines.

AUTOMATED TRADING & INTERNET RISKS

While trading on our website and/or applications, system errors might occur. You should be aware of the risks that may result from any system failure which could mean that your order may be delayed or fail.

You acknowledge that there are risks associated with utilizing an Internet-based trading system including, but not limited to, the failure of hardware, software, and Internet connections, the risk of malicious software introduction, the risk that third parties may obtain unauthorized access to information and/or assets (including your Cryptocurrencies) stored on your behalf, cyber-attack, the Cryptocurrency network failure (such as blockchain), computer viruses, communication failures, disruptions, errors, distortions or delays you may experience when trading via the Services, howsoever caused, spyware, scareware, Trojan horses, worms or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attack. You should also be aware that SMS and email services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from CGift Trading.



FEES AND COSTS

Our fees and charges are set out on our website CGift Trading under the 'Fees and Pricing' section. Please be aware of all costs and charges that apply to you, because such costs and charges will affect your profitability.

INFORMATION

Any opinions, news, research, analyses, prices, or other information contained on this website are provided as general market commentary, and do not constitute investment advice. CGift Trading shall not be responsible for any loss arising from any investment based on any recommendation, forecast or other information provided.

PAST PERFORMANCE

Past performance is not an indication of future performance. The value of investments can go down as well as up.

CURRENCY RISK

Your purchases on CGift Trading may be debited from fiat currencies, whereas the transactions may be performed in crypto currencies. The latter carry great volatility. As such, you should be aware of currency fluctuations.