

Important Information about the Risks of Investing in Crypto Assets

At Bit2Me, we are committed to transparency and financial education. We believe in the potential of crypto assets to transform the digital economy, but it is essential that you understand that **all investments carry significant risks**. This page aims to explain clearly and in detail the main risks associated with buying, selling and holding crypto assets.

Mandatory Risk Disclosure

This advertising communication has not been reviewed or approved by any competent authority of a Member State of the European Union. The crypto asset provider is solely responsible for its content.

Investing in crypto assets is not fully regulated, may not be suitable for retail investors, and may result in the total loss of the amount invested. It is crucial that you read, understand and accept the following risks before carrying out any transaction.

Main Risks to Consider

1. Market Risk and High Volatility

The prices of crypto assets are notoriously volatile. This means that their value can increase or decrease abruptly and unpredictably in very short periods of time. This volatility is due to factors such as speculation, market perception, lack of established regulation, and relevant news.

Never invest more than you are willing to lose, as there is a real possibility that the value of your investment could be reduced to zero.

2. Liquidity Risk

Liquidity refers to the ease with which an asset can be bought or sold quickly at a stable price. Some crypto assets, especially those with lower capitalisation, may have limited liquidity. This means that, at any given time, you may not find enough buyers to sell your assets at the desired price without negatively affecting their price, which could result in significant losses.

3. Regulatory and Legal Risk

The regulatory framework for crypto assets is constantly evolving both in the UK and internationally. The introduction of new laws, regulations or bans by governments or financial authorities can have a sudden and drastic impact on the value, legality and usability of a crypto asset. You should be aware that the legal environment may change and affect your investment.

4. Technology and Security Risk

- **Risks of the underlying technology:** Crypto assets are based on technologies such as blockchain. Although robust, they are not infallible and may be subject to software failures, network errors or malicious attacks that could result in the loss of your assets.
- **Cybersecurity risk:** Exchange platforms and digital wallets are targets for cybercriminals. Although at Bit2Me we apply the highest security standards, no system is immune to attacks.

Your responsibility: You are solely responsible for the safe custody and management of your access credentials (passwords, two-factor authentication). The loss of these credentials may result in the irreversible loss of access to your funds.

5. Absence of Traditional Protections

It is essential that you understand that investing in crypto assets does not have the same protections as traditional financial products. Specifically:

- It is not covered by the Investment Guarantee Fund.
- It is not covered by the Deposit Guarantee Fund.

This means that, in the event of a loss of value or any other adverse event, there are no state compensation mechanisms to recover your investment.

Your Responsibility as an Investor

The decision to invest in crypto assets is yours and yours alone. We strongly recommend that you:

- **Educate yourself:** Do not invest in something you do not understand.
- **Do your own research (DYOR):** Analyse each project, its technology and its team before investing.
- **Assess your own risk tolerance:** Ensure that your investor profile is suitable for a highly volatile market.

This page summarises the most important risks, but it is not an exhaustive list. For a complete understanding of the legal framework, your rights and obligations when using our platform, it is essential that you consult our **General Terms and Conditions of Service**.

Bit2Me voluntarily adheres to the advertising self-regulation system of the Association for the Self-Regulation of Commercial Communication (Autocontrol), in compliance with the provisions of Article 37.4 of Law 3/1991, of 10 January, on Unfair Competition, which provides for collective measures of prior self-regulation of advertising content, and establishes effective systems for the out-of-court resolution of complaints that meet the requirements set out in EU regulations.

In compliance with the provisions of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets and amending Regulations (EU) 1093/2010 and (EU) 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937, known as the MiCA Regulation, which regulates, among other aspects, advertising communications related to the issuance and provision of services related to crypto-assets, Bit2Me has established mechanisms to ensure that its advertising is impartial, clear, non-misleading, and does not mislead users. To this end, the risks inherent in cryptoasset transactions are detailed.