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## EXPLICIT RISK DISCLOSURE STATEMENT

### Nummularius – Cryptocurrency Exchange Platform

**Effective Date:** January 7, 2026

**Last Updated:** January 7, 2026

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### IMPORTANT – READ CAREFULLY

Trading digital assets involves **significant risk** and may result in the **loss of some or all of your capital**.

This Risk Disclosure Statement (“**Disclosure**”) is provided by **Nummularius** to inform users of the material risks associated with accessing or using the Nummularius cryptocurrency exchange platform (the “**Platform**”).

**You should not use the Platform unless you fully understand and accept these risks.**

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### 1. NO ADVICE OR RECOMMENDATIONS

Nummularius does **not** provide:

- Investment advice
- Financial advice
- Legal advice
- Tax advice
- Accounting advice

All information provided on the Platform, including token descriptions, price references, market data, charts, or commentary, is provided **for informational purposes only** and does **not** constitute a recommendation or solicitation to buy, sell, or hold any digital asset.

You are solely responsible for your trading decisions.

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### 2. HIGH RISK OF LOSS

Digital asset trading is **highly speculative** and involves a **high degree of risk**. You may lose:

- Your entire investment
- Transaction fees
- Additional costs related to trading, transfers, or custody

You should **only trade with funds you can afford to lose**.

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### 3. PRICE VOLATILITY

Prices of digital assets may fluctuate **rapidly and unpredictably**, including within short time periods.

Price movements may be caused by:

- Market sentiment
- Liquidity conditions
- Regulatory actions
- Technological developments
- Macroeconomic events

There is **no guarantee** of price stability or recovery after losses.

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### 4. ASSET-BACKED TOKEN CLARIFICATION

Nummularius offers digital tokens that are **economically referenced** to earth-mineral markets:

- **Nummu Gold (NGT)** – guided by COMEX Gold prices
- **Nummu Oil (NOT)** – guided by WTI Crude Oil prices
- **Nummu Cell (NCT)** – guided by Lithium Carbonate spot prices

### EXPLICIT DISCLOSURE

- Tokens **do not represent ownership** of physical gold, oil, lithium, or any commodity
- Tokens are **not redeemable** for physical assets unless expressly stated in a separate written agreement

- Tokens are **not securities, futures, options, swaps, or derivatives**
- Price guidance **does not guarantee price parity** with referenced markets

Token prices may diverge significantly from underlying commodity prices.

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## 5. REGULATORY & LEGAL RISKS

Cryptocurrency laws and regulations vary by jurisdiction and may change at any time.

Risks include:

- New laws restricting or prohibiting digital asset trading
- Licensing or registration requirements
- Mandatory reporting or asset freezes
- Regulatory enforcement actions

Regulatory changes may result in **loss of access, forced liquidation, or asset restrictions**.

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## 6. BLOCKCHAIN & TECHNOLOGY RISKS

Blockchain-based systems are subject to risks including:

- Network congestion and delays
- Protocol changes or forks
- Smart-contract vulnerabilities
- Software bugs or failures

Blockchain transactions are **irreversible**. Errors cannot be undone.

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## 7. CYBERSECURITY RISKS

Despite security measures, digital platforms remain vulnerable to:

- Hacking
- Malware
- Phishing

- Unauthorized access

Losses resulting from cybersecurity incidents may be **permanent and unrecoverable**.

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## 8. CUSTODY & WALLET RISKS

Depending on the service configuration:

- Assets may be held in custodial or non-custodial wallets
- You may be responsible for safeguarding private keys

Loss of private keys, incorrect wallet addresses, or user error can result in **permanent loss of digital assets**.

Nummularius is not responsible for losses caused by user mistakes.

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## 9. LIQUIDITY & EXECUTION RISKS

At times, you may experience:

- Limited liquidity
- Delayed execution
- Partial fills
- Inability to exit positions

Orders may execute at prices materially different from expectations.

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## 10. COUNTERPARTY & THIRD-PARTY RISKS

You may be exposed to risks related to:

- Other platform users
- Liquidity providers
- Custodians, banks, or payment partners
- Technology vendors

Failure or insolvency of third parties may affect your access to funds or services.

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## 11. TAX RISKS

Tax treatment of digital assets varies by jurisdiction and is subject to change.

You are solely responsible for:

- Determining applicable tax obligations
- Reporting gains or losses
- Paying all required taxes

Nummularius does not guarantee tax compliance or outcomes.

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## 12. ACCOUNT RESTRICTIONS & ASSET FREEZING

Your account or assets may be restricted, suspended, or frozen if:

- Required by law or regulation
- Linked to suspicious or prohibited activity
- Verification requirements are not met

Such actions may occur **without prior notice**.

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## 13. NO GUARANTEE OF PLATFORM AVAILABILITY

The Platform may experience:

- Downtime
- Maintenance interruptions
- Technical failures

Nummularius does not guarantee uninterrupted or error-free service.

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## 14. ACKNOWLEDGMENT & ASSUMPTION OF RISK

By accessing or using the Platform, you expressly acknowledge that:

- You understand the risks described in this Disclosure
- You accept full responsibility for your actions
- You are financially capable of bearing losses

- You waive any claim that you were inadequately informed
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## **15. CHANGES TO THIS DISCLOSURE**

This Risk Disclosure Statement may be updated at any time. Continued use of the Platform constitutes acceptance of the updated version.

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## **16. CONTACT INFORMATION**

For questions regarding this Risk Disclosure Statement:

**Nummularius – Legal & Compliance Department**

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