

Legal and Risk Disclosure

Company Data: BlockBen UAB (Lvivo g. 25-702, LT-09320 Vilnius, Registry nr: 306333139)

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The information on the website is considered official and valid information on behalf of the **Provider/Seller**.

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The valid documents in force can be downloaded from the Provider's/Seller's website; it is the clients' responsibility and obligation to download the documents for themselves. The clients cannot claim not being familiar with the contents of documents because of not downloading or receiving those in any format.

Legal disclaimer:

Virtual currency is a digital tool that uses cryptography (encrypting) in order to ensure the security and safety of the transactions. Virtual currencies are part of digital currencies, of which Bitcoin is the earliest and most well-known form. If you decide to purchase virtual currency, please be noted about the following information:

Risks per Assets:

BlockStock

- Possible losses
- Liquidity risk
- Operational risk
- Country and Provisional Risk

BlockNote, BlockNoteX

- Investment risk
- Operational risk
- Country and Provisional Risk

DELTA

- Possible losses
- Country and Provisional Risk
- Investment risk
- Operational Risk

HOLOVERZ

- Operational risk
- 3rd Party Risk

Possible losses (BlockStock):

The BlockStock virtual currencies are sold to the Buyers exclusively by the Provider/Seller and according to the conditions of the General Terms and Conditions and purchase contract. The Provider/Seller rises the price of the

BlockStock based on its own consideration, and this price may differ from the market value of it in a later period during the trade period. Virtual currencies are sold in free trade, their value at the given time period highly depends on the demand and supply. In case the Buyer decides to sell the virtual currency he owns, at a time the selling price may be lower than the price of purchase, or might even be unsaleable. The price of the virtual currency is constantly a subject of change; therefore the Buyer has no rights to return after purchasing the virtual currency. Provider/Seller does not guarantee in any form that the exchange rate of the virtual currency is going to be higher than the original exchange rate at the time of the purchase.

Possible losses (DELTA):

Seller determines the buying/selling in accordance with the General Terms and Conditions. DELTA price is exposed to general crypto market risk and highly correlates with the market fluctuation in accordance with the General Terms and Conditions and may result in partial or complete loss of capital.

In case the Buyer decides to sell the virtual currency he owns, at a time the selling price may be lower than the price of purchase. The price of the virtual currency is constantly a subject of change; therefore the Buyer has no rights to return after purchasing the virtual currency. Provider/Seller does not guarantee in any form that the exchange rate of the virtual currency is going to be higher than the original exchange rate at the time of the purchase.

Possible losses (HOLOVERZ):

The BlockStock virtual currencies are sold to the Buyers exclusively by the Provider/Seller and according to the conditions of the General Terms and Conditions and purchase contract. The Provider/Seller rises the price of the BlockStock based on its own consideration, and this price may differ from the market value of it in a later period during the trade period. Virtual currencies are sold in free trade, their value at the given time period highly depends on the demand and supply. In case the Buyer decides to sell the virtual currency he owns, at a time the selling price may be lower than the price of purchase, or might even be unsaleable. The price of the virtual currency is constantly a subject of change; therefore the Buyer has no rights to return after purchasing the virtual currency.

Apart from BlockBen, there are 3rd parties that carry out potential risk based on their activities, anticipated success and jurisdictions – including but not limited to Seller, future Sales Company...etc

Investment risk:

Investing in virtual currencies comes with high risk and may result in you losing your investment. Only invest money which you are prepared to lose and does not have an impact on your standard of living. The Seller / Provider is not responsible

for any resulting damages. The seller reserves the right to alter content without notification.

Buyer/Seller reiterates that at the initial purchase of DELTA product it will also include a fee in accordance with the General Terms and Conditions that is added to the actual purchase of BIT product. For the avoidance of doubt: the fee is charged by the Seller/Provider on the top of the actual DELTA purchase. Buyer is not protected by deposit insurance or investor protection fund.

Liquidity risk:

The sale opportunities of a newly introduced virtual currency are based on the evolvement of the demand, however, the sale is not definitely or certainly possible. You must not invest more money into virtual currency than you can afford to lose without affecting the standard of your living. Many of the virtual currency investments are very illiquid.

Operational risk:

In the areas of its activities the **Provider/Seller** fulfills all the requirements laid down by the law. Regardless, personal risks occur relating to the contributors. The **Provider/Seller** meets the material and technical requirements of legal operation, however, there may be changes or system issues during performing operational activities that may have effect on the virtual currency mentioned in this disclaimer.

Country and Provisional Risk:

With its predictable and stabile legal system background, Estonia means a safe environment and minimal risk for the Buyers.

There is no uniform legal status for these instruments, the remedies would be different country by country.

Taxation risks: All Buyers prepare and lodge their own tax returns in accordance with their local (tax-resident) law. The Buyer notes and accepts that the **Provider/Seller** may deduct taxes laid down in local law in order to correspond with the taxation rules of certain countries.

Mitigating risk:

Software background: After completing its own sales, the **Provider/Seller** will create and develop a software that will help and enable the trade of the virtual currency.

Exclusion criteria:

Tax residents, citizens, or persons in any other way related to the countries below may not participate in this program:

Afghanistan, Algeria, Democratic Republic of Congo, Bosnia and Herzegovina, North Korea, Ethiopia, Iraq, Iran, Kuwait, Lebanon, Libya, Palestine, Serbia, Singapore, Somalia, South Sudan, Sri Lanka, Sudan, Syria, Tunisia, Trinidad and Tobago, Uganda, USA, Vanuatu, Venezuela, Yemen, Zimbabwe

The regulation, the licenses of the company and international sanctions do not allow activity in these territories.

Since virtual currencies are not released under governmental supervision, therefore they are considered high risk products.

If you decide to purchase virtual currency, we recommend considering this transaction as a part of a portfolio diversification.

I have fully and completely understood the information provided, understood all of its contents, and I am entirely aware of the risks carried by the purchase of virtual currency.

The Buyer notes, accepts and approves that this part of the contract's purpose is to raise awareness and does not fully contain all the possible risks, dangers and losses that may occur during the transactions.

I hereby declare that I do not fall under any Exclusion criteria and wish to purchase BlockStock, BlockNote or BlockNoteX virtual currency or DELTA token by free will, under no external influence.