VALUE BRIDGE SINGLE MEMBER INVESTMENT SERVICES S.A.

CRYPTO-ASSET RISK DISCLOSURE

Last updated: 30th of June 2026

Important notice. This Risk Disclosure describes important risks connected with crypto-assets and the Crypto-Asset Services of Value Bridge. It is not exhaustive and does not replace the Crypto-Asset Services Terms of Use, order confirmation, fee information, or any other disclosure made available to you.

1. Introduction

1.1. Value Bridge Single Member Investment Services S.A. is a Greek investment services firm authorised and regulated by the Hellenic Capital Market Commission (HCMC) under the Markets in Financial Instruments framework and Law 4514/2018, which transposed Directive 2014/65/EU on markets in financial instruments into Greek law.

1.2. Value Bridge's HCMC license number is 6/927/31-8-2021. Value Bridge is registered in Greece under GEMI with register number 161690660000. Its registered office is at 43 Aiolou Street, 3rd floor, 10551 Athens, Greece.

1.3. Value Bridge has submitted a notification to HCMC under Article 60 of Regulation (EU) 2023/1114 on Markets in Crypto-assets (MiCA), Protocol No. 8101. The relevant crypto-asset service is the reception and transmission of orders for crypto-assets on behalf of clients.

1.4. Value Bridge does not operate a crypto-asset trading platform, does not provide custody of crypto-assets, does not operate clients' wallets, does not control clients' private keys, does not issue crypto-assets, does not provide crypto payment processing services, and does not provide merchant settlement services.

1.5. This document applies to all Users and Clients who access, seek to use, or use the Crypto-Asset Services of Value Bridge through its website, interfaces, subdomains, application forms, order forms, partner integrations, or other electronic channels made available from time to time.

1.6. By submitting or confirming a Client Order, the User acknowledges that crypto-assets involve significant legal, market, technological, operational, counterparty, compliance, and financial risks.

2. No Advice and No Recommendation

2.1. Value Bridge does not provide investment advice, portfolio management, legal advice, tax advice, accounting advice, or personal recommendations in relation to crypto-assets.

2.2. Any information made available by Value Bridge in connection with crypto-assets, prices, fees, volatility, execution, settlement, market conditions, or risks is provided for general information or service operation purposes only and must not be treated as advice or a recommendation.

2.3. The User is solely responsible for deciding whether a Client Order is suitable for the User’s objectives, financial situation, knowledge, experience, risk tolerance, legal position, and tax position.

3. Market and Price Risks

- Crypto-assets may be highly volatile and may lose all or part of their value.
- Prices may change rapidly before, during, or after the transmission of a Client Order.
- Displayed prices, quotes, exchange rates, or estimates may be indicative until final confirmation and processing through the relevant Third-Party Venue.
- Liquidity may be limited. A crypto-asset may not be available for purchase or sale at a particular time, price, quantity, or network.

• Past performance, market capitalisation, trading volume, or historical availability of a crypto-asset is not a reliable indicator of future performance or availability.

4. Transaction, Network and Settlement Risks

• Transactions in crypto-assets may be irreversible once transmitted, executed, settled, or recorded on a blockchain network.

• A transaction may be delayed, rejected, failed, duplicated, suspended, or affected by blockchain congestion, network fees, validator issues, forks, outages, protocol changes, smart contract issues, or technical limitations.

• The User is solely responsible for verifying the correctness of the wallet address, selected network, crypto-asset, order amount, payment details, tags, memos, and other transaction details before confirming a Client Order.

• Value Bridge does not operate clients' wallets, does not control clients' private keys, and cannot guarantee recovery of crypto-assets sent to an incorrect, unsupported, incompatible, restricted, blocked, or non-compliant wallet address.

• Where the client purchases crypto-assets, delivery to clients' wallets depends on the relevant Third-Party Venue, supported assets, supported networks, compliance checks, and technical availability.

5. Third-Party Venue and Provider Risks

• The Services depend on Third-Party Venues, including crypto-asset service providers, execution venues, trading platforms, liquidity providers, payment providers, banks, electronic money institutions, payment institutions, blockchain infrastructure providers, identity verification providers, blockchain analytics providers, and other service providers.

• Third-Party Venues operate independently from Value Bridge and may apply their own terms, limits, fees, policies, onboarding requirements, risk controls, execution rules, and operational procedures.

• A Third-Party Venue may reject, delay, block, suspend, reverse, or fail to process a transaction for legal, regulatory, sanctions, AML/CTF, fraud prevention, payment, liquidity, technical, operational, network, commercial, or risk reasons.

• Value Bridge does not guarantee the solvency, performance, liquidity, availability, conduct, systems, exchange rates, settlement outcomes, or policies of any Third-Party Venue.

6. Regulatory, Legal and Tax Risks

• The legal and regulatory treatment of crypto-assets may change. Such changes may affect availability, value, transferability, tax treatment, legality, or the ability to complete a transaction.

• Crypto-assets may not be covered by investor compensation schemes, deposit guarantee schemes, or protections applicable to financial instruments.

• A User may be required to comply with tax reporting, tax payment, legal, regulatory, accounting, or other obligations in one or more jurisdictions.

• Value Bridge does not provide tax, legal, or accounting advice.

7. Compliance and Financial Crime Risks

• A Client Order may be rejected, suspended, cancelled, delayed, reported, or subject to additional checks due to onboarding, due diligence, sanctions screening, adverse media screening, wallet screening, transaction monitoring, source of funds checks, source of wealth checks, Travel Rule requirements, or other legal and compliance requirements.

• Value Bridge may refuse to process or may restrict a transaction where the User, beneficial owner, controlling person, authorised representative, wallet address, payment instrument, transaction route, source of funds, or other relevant factor presents unacceptable risk.

• Value Bridge may report suspicious activity to competent authorities where required or permitted by Applicable Law.

8. Fraud, Cyber and Security Risks

- Users may be exposed to fraud, phishing, malware, scams, impersonation, social engineering, fake websites, fake support channels, unauthorised access, and other cyber risks.
- The User is responsible for securing their devices, email accounts, credentials, wallet access, recovery phrases, private keys, and payment instruments.
- Value Bridge will never ask a User to disclose a private key or recovery phrase.

9. No Guarantee

9.1. Value Bridge does not guarantee the value, liquidity, availability, suitability, quality, legal status, stability, redemption, execution, delivery, recovery, or performance of any crypto-asset or Client Order.

9.2. The User accepts the risks of crypto-asset transactions and should not submit a Client Order unless the User understands and is able to bear those risks.