

## DISCLAIMER

**IMPORTANT NOTICE FOR U.S. PASSPORT HOLDER USERS:** BY ACCESSING AND USING VBG SERVICES, YOU REPRESENT AND WARRANT THAT YOU HAVE NOT BEEN INCLUDED IN ANY TRADE EMBARGOES OR ECONOMIC SANCTIONS LIST (SUCH AS THE UNITED NATIONS SECURITY COUNCIL SANCTIONS LIST), THE LIST OF SPECIALLY DESIGNATED NATIONALS MAINTAINED BY OFAC (THE OFFICE OF FOREIGN ASSETS CONTROL OF THE U.S. DEPARTMENT OF THE TREASURY), OR THE DENIED PERSONS OR ENTITY LIST OF THE U.S. DEPARTMENT OF COMMERCE. VBG RESERVES THE RIGHT TO CHOOSE MARKETS AND JURISDICTIONS TO CONDUCT BUSINESS, AND MAY RESTRICT OR REFUSE, IN ITS DISCRETION, THE PROVISION OF VBG SERVICES IN CERTAIN COUNTRIES OR REGIONS.

BY REGISTERING TO USE A VBG ACCOUNT, YOU REPRESENT AND WARRANT THAT (I) AS AN INDIVIDUAL, YOU ARE AT LEAST 18 OR ARE OF LEGAL AGE TO FORM A BINDING CONTRACT UNDER APPLICABLE LAWS; (II) AS AN INDIVIDUAL, LEGAL PERSON, OR OTHER ORGANIZATION, YOU HAVE FULL LEGAL CAPACITY AND SUFFICIENT AUTHORIZATIONS TO ENTER INTO THESE TERMS; (III) YOU HAVE NOT BEEN PREVIOUSLY SUSPENDED OR REMOVED FROM USING VBG SERVICES; (IV) YOU DO NOT CURRENTLY HAVE A VBG ACCOUNT; (V) YOU ARE A NON-U.S USER, UNLESS YOU ONLY LOG ON TO WEBSITES FOR U.S. USERS AND USE VBG SERVICES FOR U.S. USERS. IF YOU ACT AS AN EMPLOYEE OR AGENT OF A LEGAL ENTITY, AND ENTER INTO THESE TERMS ON THEIR BEHALF, YOU REPRESENT AND WARRANT THAT YOU HAVE ALL THE NECESSARY RIGHTS AND AUTHORIZATIONS TO BIND SUCH LEGAL ENTITY; (VI) YOUR USE OF VBG SERVICES WILL NOT VIOLATE ANY AND ALL LAWS AND REGULATIONS APPLICABLE TO YOU, INCLUDING BUT NOT LIMITED TO REGULATIONS ON ANTI-MONEY LAUNDERING, ANTI-CORRUPTION, AND COUNTER-TERRORIST FINANCING.

1. You acknowledge and agree that you assume full responsibility for your use of the site and tools. you acknowledge and agree that any information you send or receive during your use of the site and tools may not be secure and may be intercepted or later acquired by unauthorized parties. you acknowledge and agree that your use of the site and tools is at your own risk. you acknowledge and agree that the tools are provided "as is" and "as available" without warranties of any kind, whether express or implied. recognizing such, you acknowledge and agree that, to the fullest extent permitted by applicable law, neither the foundation, its directors, officers and employees, the DAO, nor its suppliers or licensors will be liable to you for any direct, indirect, incidental, special, consequential, punitive, exemplary or other damages of any kind, including without limitation damages for loss of profits, goodwill, use, data or other tangible or intangible losses or any other damages based on contract, tort, strict liability, infringement of intellectual property or theft or misappropriation of property or any other theory (even if the foundation had been advised of the possibility of such damages), resulting from the site or tools; the use or the inability to use the site or tools; unauthorized access to or alteration of your transmissions or data; statements or conduct of any third party on the site or tools; any actions the foundation takes or fails to take as a result of communications you send; human errors; technical malfunctions; failures, including public utility or telephone outages; omissions, interruptions, latency, deletions or defects of any device or network, providers, or software (including, but not limited to, those that do not permit participation in the tools); any injury or damage to computer equipment; inability to fully access the site or tools or any other website; theft, tampering, destruction, or unauthorized access to, images or other content of any kind; data that is processed late or incorrectly or is incomplete or lost; typographical, printing or other errors, or any combination thereof; or any other matter relating to the site or tools. some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of

liability for incidental or consequential damages. accordingly, some of the above limitations may not apply to you.

2. The foundation hereby expressly disclaims, waives, releases and renounces all warranties, express or implied, including, without limitation, any warranty of merchantability, fitness for a particular purpose, title, or non-infringement.
3. Without limiting the generality of the foregoing, the foundation, its directors, officers and employees , and licensors do not represent or warrant to you that: (i) your access to or use of the tools will meet your requirements, (ii) your access to or use of the tools will be uninterrupted, timely, secure or free from error, (iii) usage data provided through the tools will be accurate, (iii) the tools or any content, services, or features made available on or through the tools are free of viruses or other harmful components, or (iv) that any data that you disclose when you use the tools will be secure.
4. You accept the inherent security risks of providing information and dealing online over the internet, and agree that the foundation, its directors, officers and employees and the DAO have no liability or responsibility for any breach of security unless it is due to its gross negligence.
5. The foundation, its directors, officers and employees and the DAO will not be responsible or liable to you for any losses you incur as the result of your use of the blockchain network or any other electronic wallet, including but not limited to any losses, damages or claims arising from: (a) user error, such as forgotten passwords or incorrectly construed smart contracts or other transactions; (b) server failure or data loss; (c) corrupted wallet files; (d) unauthorized access or activities by third parties, including but not limited to the use of viruses, phishing, brute forcing or other means of attack against the tools, Blockchain network, or other electronic wallet.

6. Land parcels are intangible digital assets that exist only by virtue of the ownership record maintained in the Blockchain network. all smart contracts are conducted and occur on the decentralized ledger within the Blockchain platform. the foundation has no control over and makes no guarantees or promises with respect to the ownership record or smart contracts.
7. CGOLD are intangible digital assets that exist only by virtue of the ownership record maintained in the Blockchain network. all smart contracts are conducted and occur on the decentralized ledger within the Blockchain platform. the foundation has no control over and make no guarantees or promises with respect to the ownership record or smart contracts. the foundation makes no offer or invitation to acquire, purchase, transfer, sell or otherwise deal in CGOLD.
8. The foundation is not responsible for losses due to blockchain or any other features of the Blockchain network or other electronic wallet, including but not limited to late report by developers or representatives (or no report at all) of any issues with the blockchain supporting the Blockchain network, including forks, technical node issues, or any other issues having fund losses as a result.
9. The information provided on this website does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the website's content as such. We do not recommend that any cryptocurrency should be bought, sold, or held by you. Nothing on this website should be taken as an offer to buy, sell or hold a cryptocurrency. Do conduct your own due diligence and consult your financial advisory before making any investment decision. We do not accept any responsibility and will not be liable for the investment decisions you make based on the information provided on the website.

10. We will strive to ensure accuracy of information listed on this website although we will not hold any responsibility for any missing or wrong information. You understand that you are using any and all information available here at your own risk. You should take adequate steps to verify the accuracy and completeness of any information on the website.
11. All investments involve risk, losses may exceed the principal invested, and the past performance of cryptocurrency, market, or financial product does not guarantee future results or returns. Gains with cryptocurrencies are typically subject to tax, depending on what country you reside.
12. You alone are responsible for evaluating the merits and risks associated with the use of this crypto trading course. We are unable to exercise control over the security or content of information passing over the network, and we hereby exclude all liability of any kind for the transmission or reception of infringing or unlawful information of whatever nature.
13. We accept no liability for loss or damage suffered by you as a result of accessing the website and/or its services which contains any virus or which has been maliciously corrupted.