Obligate AG
Mühlebachstrasse 162
8008 Zurich, Switzerland

Disclaimer

Obligate AG is a technology services provider that operates the "Obligate" tokenization platform and the underlying infrastructure based on distributed ledger and blockchain technology. "**Platform**" and "**Protocol**" (together, the "**Infrastructure**") enable customers to issue, accept, subscribe for, acquire, transfer, negotiate, and settle electronic debt instruments on public, permissionless blockchain infrastructure. The Infrastructure is accessible to customers registered and approved in accordance with the "**General Terms of Use**" at https://www.obligate.com/ (the "**Website**").

Access to and use of the Website and Infrastructure inherently entail various risks, including, but not limited to, the potential for asset loss. Prior to engagement, a thorough review of our comprehensive documentation is advised. The Infrastructure is provided on an "as is" basis, and its access and use are undertaken entirely at your own risk. We expressly disclaim any and all representations or warranties, whether explicit or implied, pertaining to the Website and Infrastructure. The use of and access to the Infrastructure are governed by the "**General Terms of Use**", which are available on the Website and subject to periodic amendment.

The information presented on the Website and Infrastructure does not constitute an offer to purchase or sell, nor a solicitation of an offer to purchase or sell, any instruments in any jurisdiction where such an offer, solicitation, or sale would be prohibited, unlawful, or contrary to the prevailing laws, prior to the necessary registration or qualification under the securities laws and regulations of that jurisdiction. It is strongly recommended that independent legal and financial counsel be sought before initiating any action or making any decision in connection with the information contained on the Website and the Infrastructure.

Regulatory Information

Obligate AG is a financial intermediary according to article 2 paragraph 3 of the Swiss Anti-Money Laundering Act (AMLA) and a member of the Financial Services Standards Association (VQF), an Anti-Money Laundering Self-Regulatory Organization (SRO), located at General-Guisan-Strasse 6, 6300 Zug, Switzerland (email: info@vqf.ch, website: https://www.vqf.ch/), regulated and supervised by the Swiss Financial Market Supervisory Authority (FINMA). Therefore, Obligate AG is authorized to provide financial intermediation services, as defined in the AMLA, to its onboarded customers.

Under the Swiss Financial Services Act (FINSA), certain employees of Obligate AG may be registered as client advisors (refer to https://www.regservices.ch/en/client-advisor-search/), authorizing the company to deliver specific financial services through them. Obligate AG does not offer investment advisory or portfolio management services to its customers, nor does it provide any financial services to retail clients as defined under FINSA. Furthermore, Obligate AG does not conduct appropriateness and suitability checks as provided for in FINSA.

Disclosure Statement

While Obligate AG does not issue financial instruments itself, third parties utilize its Infrastructure to issue debt instruments, including eNotes. For the use of this Infrastructure, Obligate AG levies fees on both the issuer and the investor. Furthermore, Obligate AG may act as a product sponsor for financial instruments, such as eTrackers, that onboarded customers can access on the Platform. Consequently, Obligate AG may derive benefits from investments and subscriptions in these financial instruments through management and performance fees, which the issuer charges and forwards to Obligate AG, as further specified in the relevant product documentation. Additional fees for other services may also be applied as separately agreed with the customer.

For the specific costs and fees applicable to the individual eNotes and eTrackers, customers should refer to the respective product documentation provided on the Platform.

General Risks of Financial Instruments

For a general overview of risks associated with subscribing for, acquiring and/or holding debt instruments, reference is made to the Swiss Banking brochure “Risks Involved in Trading Financial Instruments”, available at https://www.swissbanking.ch/en/services/downloads (search for “Risks Involved in Trading Financial Instruments”).

For the specific risks associated with the individual eNotes and eTrackers, customers should refer to the respective product documentation provided on the Platform.

Customer Complaints Handling

Obligate AG strives to address all customer complaints in a satisfactory manner. If you are dissatisfied with our service, please contact us via email at legal@obligate.com. If a complaint regarding a financial service as defined under FINSA is not resolved to your satisfaction, you may contact the Ombudsstelle Finanzdienstleister (OFD), located at Bleicherweg 10, 8002 Zurich, Switzerland (email: ombudsmann@ofdl.ch, website: https://www.ofdl.ch/), to pursue a neutral, confidential, and efficient out-of-court dispute resolution.

Contact Details

Obligate AG
Mühlebachstrasse 162
8008 Zurich, Switzerland
UID: CHE-379.891.298
VAT number: CHE-379.891.298 MWST
hello@obligate.com
www.obligate.com