

RISK DISCLOSURE STATEMENT

NOTAM PAY LTD.

Last updated: 05 May 2026

This Risk Disclosure Statement should be read carefully before using the over-the-counter digital asset exchange services provided by NOTAM PAY LTD.

This Risk Disclosure Statement forms part of the legal and compliance framework applicable to the NOTAM PAY LTD. OTC Services and should be read together with our Terms and Conditions, Privacy Policy, Cookie Policy, any Quote, transaction confirmation, fee disclosure and any other notice or document provided to you in connection with the OTC Services.

By requesting a Quote, submitting an Instruction, accepting an OTC Transaction, sending Digital Assets or Fiat Currency to NOTAM PAY, or otherwise using the OTC Services, you acknowledge that you have read, understood and accepted the risks described in this Risk Disclosure Statement.

This Risk Disclosure Statement is not exhaustive. Additional risks may exist now or may arise in the future.

1. ABOUT NOTAM PAY LTD.

1.1. NOTAM PAY LTD. is a company incorporated under the laws of the Province of British Columbia, Canada, with incorporation number BC1575404 and Business Number 706910965BC0001, having its registered office at 1783 Manitoba St, Vancouver, BC V5Y 0K1, Canada.

1.2. NOTAM PAY LTD. is registered as a Money Services Business with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) under MSB Registration Number N300000181.

1.3. In this Risk Disclosure Statement, "NOTAM PAY", "we", "us" and "our" refer to NOTAM PAY LTD.

1.4. Unless otherwise defined in this Risk Disclosure Statement, capitalized terms have the meaning given to them in our Terms and Conditions.

2. NATURE OF THE OTC SERVICES

2.1. NOTAM PAY provides over-the-counter digital asset exchange services to eligible clients.

2.2. The OTC Services may include:

- (a) exchange of one Digital Asset for another Digital Asset;
- (b) exchange of a Digital Asset for Fiat Currency;
- (c) exchange of Fiat Currency for a Digital Asset, where such service is made available by NOTAM PAY;
- (d) transfer of Digital Assets or Fiat Currency for the purpose of settlement of an accepted OTC Transaction;
- (e) related operational, compliance, transaction confirmation and customer support services.

2.3. NOTAM PAY does not provide investment, legal, tax, accounting, financial or trading advice.

2.4. NOTAM PAY does not provide banking services, deposit-taking services, securities brokerage services, portfolio management, lending, margin, leverage, derivatives, futures or options trading.

2.5. Unless expressly agreed otherwise in writing, NOTAM PAY acts as principal in OTC Transactions and not as your agent, broker, trustee, fiduciary, investment adviser or portfolio manager.

3. GENERAL DIGITAL ASSET RISK

3.1. Digital Assets involve significant risk and may not be suitable for all persons.

3.2. You should not enter into an OTC Transaction unless you understand:

- (a) the nature of Digital Assets;
- (b) how blockchain transactions work;
- (c) how wallet addresses and blockchain networks operate;
- (d) the possibility of irreversible loss;
- (e) the volatility of Digital Asset prices;
- (f) the legal, tax and regulatory uncertainty connected with Digital Assets;
- (g) the risks of using External Wallets, exchanges, custodians, banks and payment service providers.

3.3. You are solely responsible for deciding whether to buy, sell, exchange, transfer or hold any Digital Asset.

3.4. You should consider obtaining independent legal, tax, financial and technical advice before entering into any OTC Transaction.

4. NO INVESTMENT ADVICE

4.1. NOTAM PAY does not recommend, endorse or advise on any Digital Asset, transaction, trading strategy, portfolio allocation or investment decision.

4.2. Any Quote, rate, fee, market information, transaction confirmation or communication provided by NOTAM PAY is provided only for the purpose of facilitating the relevant OTC Transaction.

4.3. Nothing provided by NOTAM PAY should be treated as:

- (a) investment advice;
- (b) financial advice;
- (c) trading advice;
- (d) tax advice;
- (e) legal advice;
- (f) accounting advice;
- (g) recommendation to buy, sell, exchange, transfer or hold any Digital Asset.

4.4. You are solely responsible for assessing whether an OTC Transaction is suitable for your personal circumstances, financial position, risk tolerance, legal status and tax situation.

5. PRICE VOLATILITY RISK

5.1. Digital Asset prices may be extremely volatile.

5.2. The price of a Digital Asset may change rapidly within seconds or minutes due to:

- (a) market demand and supply;
- (b) liquidity conditions;

- (c) market sentiment;
- (d) macroeconomic conditions;
- (e) regulatory announcements;
- (f) enforcement actions;
- (g) exchange outages;
- (h) cybersecurity incidents;
- (i) social media, news or public statements;
- (j) technical issues affecting blockchain networks;
- (k) manipulation or abusive trading practices.

5.3. The value of a Digital Asset may increase, decrease significantly or become zero.

5.4. You may suffer a complete loss of value.

5.5. Past performance of any Digital Asset is not a reliable indicator of future performance.

6. EXCHANGE RATE AND RE-QUOTE RISK

6.1. OTC Transactions may be based on fixed or indicative Quotes.

6.2. Unless expressly stated as fixed, all Quotes are indicative and may change before execution.

6.3. The actual rate available at the time of execution may differ from the Quote due to:

- (a) market movement;
- (b) liquidity conditions;
- (c) third-party execution;
- (d) banking delays;
- (e) blockchain confirmation delays;
- (f) network congestion;
- (g) fees and spreads;
- (h) settlement timing;
- (i) compliance review.

6.4. If the actual rate available to NOTAM PAY differs from the agreed or quoted rate beyond the threshold specified in the Terms and Conditions or the applicable Quote, NOTAM PAY may request your confirmation of an updated Quote, suspend execution, cancel the transaction or take other action permitted under the Terms and Conditions.

6.5. You may receive less Digital Asset or Fiat Currency than expected if market conditions change before execution or settlement.

7. LIQUIDITY RISK

7.1. Digital Asset markets may be illiquid or become illiquid without warning.

7.2. Liquidity may vary depending on:

- (a) the specific Digital Asset;
- (b) the transaction size;
- (c) the trading pair;
- (d) the relevant exchange or liquidity provider;
- (e) market conditions;
- (f) regulatory developments;
- (g) banking or payment system availability.

7.3. A Digital Asset may not be capable of being sold, exchanged or transferred at the expected price or within the expected timeframe.

7.4. Large OTC Transactions may affect available pricing or settlement conditions.

7.5. NOTAM PAY does not guarantee that any Digital Asset will remain supported, liquid, transferable or exchangeable.

8. EXECUTION AND SETTLEMENT RISK

8.1. OTC Transactions may not be executed or settled immediately.

8.2. Execution and settlement may be delayed, suspended, cancelled or rejected due to:

- (a) market volatility;
- (b) liquidity limitations;
- (c) blockchain network congestion;
- (d) insufficient blockchain confirmations;
- (e) incorrect wallet or payment details;
- (f) compliance checks;
- (g) sanctions screening;
- (h) source of funds or source of wealth review;
- (i) fraud prevention controls;
- (j) third-party provider delays;
- (k) bank or payment provider restrictions;
- (l) technical failures;
- (m) Force Majeure Events;
- (n) Applicable Law or regulatory requirements.

8.3. Settlement times are not guaranteed.

8.4. NOTAM PAY is not responsible for delays caused by blockchain networks, banks, payment service providers, liquidity providers, exchanges, custodians, wallet providers or other third parties.

9. BLOCKCHAIN NETWORK RISK

9.1. Digital Asset transactions depend on blockchain networks that are not controlled by NOTAM PAY.

9.2. Blockchain networks may experience:

- (a) congestion;
- (b) delays;
- (c) failed transactions;
- (d) increased transaction fees;
- (e) protocol changes;
- (f) forks;
- (g) attacks;
- (h) bugs or vulnerabilities;
- (i) validator or miner issues;
- (j) network outages;
- (k) consensus failures.

9.3. A blockchain transaction may remain pending, unconfirmed or delayed for an extended period.

9.4. NOTAM PAY may treat a Digital Asset transfer as received only after the number of blockchain confirmations required by NOTAM PAY or its third-party providers has been reached.

9.5. NOTAM PAY does not control whether or when a blockchain transaction is confirmed.

10. IRREVERSIBILITY RISK

10.1. Blockchain transactions are generally irreversible.

10.2. If you send Digital Assets to:

- (a) an incorrect wallet address;
- (b) an incorrect blockchain network;
- (c) an address not controlled by NOTAM PAY;
- (d) a smart contract address not intended to receive the Digital Asset;
- (e) an address without a required memo, tag or reference;
- (f) an unsupported address or network,

your Digital Assets may be permanently lost.

10.3. NOTAM PAY may not be able to recover Digital Assets sent incorrectly.

10.4. Even if recovery is technically possible, NOTAM PAY is not obliged to attempt recovery and may charge recovery fees and third-party costs.

10.5. Recovery is not guaranteed.

11. UNSUPPORTED ASSET RISK

11.1. NOTAM PAY supports only certain Digital Assets, Fiat Currencies, blockchain networks, token standards, wallet types and payment methods.

11.2. You must confirm that the relevant Digital Asset, Fiat Currency, blockchain network, wallet address, memo/tag and payment method are supported before making any transfer.

11.3. If you send an Unsupported Asset or use an unsupported network, the asset may be permanently lost.

11.4. NOTAM PAY is not responsible for losses arising from unsupported or incorrect transfers.

12. EXTERNAL WALLET RISK

12.1. You are solely responsible for any External Wallet used in connection with the OTC Services.

12.2. External Wallet risks include:

- (a) loss of private keys;
- (b) loss of seed phrases;
- (c) wallet compromise;
- (d) phishing;
- (e) malware;
- (f) unauthorized access;
- (g) incorrect address entry;
- (h) wallet provider failure;
- (i) exchange or custodian account freeze;
- (j) smart contract vulnerabilities;
- (k) inability to access or transfer Digital Assets.

12.3. NOTAM PAY will never ask you to disclose your private key, seed phrase or full wallet recovery phrase.

12.4. You should independently verify all wallet addresses, blockchain networks, memos, tags and payment details before sending any Digital Asset.

13. CUSTODY AND THIRD-PARTY RISK

13.1. NOTAM PAY does not provide long-term custody services unless expressly agreed otherwise in writing.

13.2. Any Digital Assets or Fiat Currency received by NOTAM PAY are received for the limited purpose of executing or settling the relevant OTC Transaction.

13.3. NOTAM PAY may use third-party service providers, including:

- (a) banks;
- (b) payment service providers;
- (c) liquidity providers;

- (d) exchanges;
- (e) custodians;
- (f) blockchain infrastructure providers;
- (g) wallet infrastructure providers;
- (h) identity verification providers;
- (i) blockchain analytics providers;
- (j) compliance vendors.

13.4. Third parties may experience delays, outages, insolvency, cybersecurity incidents, regulatory restrictions, compliance holds, asset freezes or operational failures.

13.5. NOTAM PAY is not responsible for losses caused by third-party failures, except to the extent liability cannot be excluded under Applicable Law.

14. NO DEPOSIT PROTECTION

14.1. NOTAM PAY is not a bank.

14.2. The OTC Services are not bank accounts, deposit accounts or savings products.

14.3. Digital Assets and Fiat Currency held by or with NOTAM PAY are not protected by the Canada Deposit Insurance Corporation, any deposit guarantee scheme, investor compensation scheme or similar protection scheme.

14.4. You may lose Digital Assets or Fiat Currency if a third-party provider, bank, exchange, custodian, liquidity provider or other counterparty fails or becomes insolvent.

15. COMPLIANCE, AML/ATF AND SANCTIONS RISK

15.1. NOTAM PAY is subject to anti-money laundering, anti-terrorist financing, sanctions, fraud prevention and financial crime compliance requirements.

15.2. NOTAM PAY may be required or permitted to:

- (a) request identity information;
- (b) request source of funds information;
- (c) request source of wealth information;
- (d) request wallet ownership or control information;
- (e) conduct sanctions screening;
- (f) conduct blockchain analytics;
- (g) monitor transactions;
- (h) delay, reject, suspend or cancel transactions;
- (i) freeze or restrict processing where required or permitted by law;
- (j) report certain transactions or suspicious activity to FINTRAC or other competent authorities;
- (k) retain records for legally required periods.

15.3. Compliance reviews may delay or prevent execution or settlement of an OTC Transaction.

15.4. NOTAM PAY may be legally restricted from explaining the reason for certain compliance actions, including where disclosure could violate AML/ATF, sanctions, law enforcement or tipping-off restrictions.

15.5. NOTAM PAY is not liable for losses arising from good-faith compliance actions taken under Applicable Law or internal compliance procedures.

16. REGULATORY RISK

16.1. The legal and regulatory treatment of Digital Assets is evolving in Canada and internationally.

16.2. Laws, regulations, regulatory guidance, enforcement practices, court decisions or supervisory expectations may change.

16.3. Regulatory changes may affect:

(a) whether a Digital Asset may be supported;

(b) whether a transaction may be executed;

(c) whether a jurisdiction may be served;

(d) whether additional information must be collected;

(e) whether a transaction must be delayed, rejected or reported;

(f) whether a Digital Asset becomes restricted, prohibited or subject to additional rules;

(g) the availability of banks, payment service providers, liquidity providers, exchanges or custodians.

16.4. NOTAM PAY may modify, suspend, restrict or terminate any OTC Service if required or appropriate due to regulatory changes or risk considerations.

17. SECURITIES LAW RISK

17.1. Some Digital Assets or transactions involving Digital Assets may be treated as securities, derivatives, investment contracts or other regulated financial instruments under applicable law.

17.2. NOTAM PAY does not represent that any Digital Asset is not a security, derivative, investment contract or other regulated instrument.

17.3. NOTAM PAY may refuse, restrict or suspend support for any Digital Asset or transaction where it considers that securities, derivatives, investment, market conduct or other regulatory issues may arise.

17.4. You are responsible for ensuring that your use of the OTC Services complies with laws applicable to you.

18. TAX RISK

18.1. OTC Transactions involving Digital Assets may have tax consequences.

18.2. Tax consequences may arise from:

(a) selling Digital Assets;

(b) exchanging one Digital Asset for another Digital Asset;

(c) exchanging Digital Assets for Fiat Currency;

- (d) exchanging Fiat Currency for Digital Assets;
- (e) transferring Digital Assets;
- (f) receiving Digital Assets;
- (g) gains, losses, income, business activity or capital transactions.

18.3. Tax treatment may depend on your jurisdiction, residence, personal circumstances, transaction history, intention and applicable tax law.

18.4. NOTAM PAY does not provide tax advice.

18.5. You are solely responsible for calculating, reporting and paying all taxes, duties, levies and assessments arising from your OTC Transactions.

18.6. You should consult an independent tax adviser before entering into OTC Transactions.

19. CYBERSECURITY RISK

19.1. Digital Asset transactions and online services are exposed to cybersecurity risks.

19.2. Cybersecurity risks include:

- (a) phishing;
- (b) malware;
- (c) ransomware;
- (d) SIM-swap attacks;
- (e) email compromise;
- (f) device compromise;
- (g) wallet compromise;
- (h) fake websites;
- (i) impersonation scams;
- (j) social engineering;
- (k) unauthorized access;
- (l) data breaches;
- (m) attacks on exchanges, custodians, liquidity providers or infrastructure providers.

19.3. You are responsible for securing your own devices, email accounts, messaging accounts, phone numbers, bank accounts, wallets, private keys, passwords and other credentials.

19.4. NOTAM PAY is not responsible for losses caused by your failure to secure your own systems, wallets, accounts or communication channels.

20. FRAUD AND SCAM RISK

20.1. Digital Assets are frequently used in fraud, scams and social engineering schemes.

20.2. Common scam risks include:

- (a) fake investment opportunities;

- (b) impersonation of legitimate businesses;
- (c) romance scams;
- (d) fake support agents;
- (e) phishing websites;
- (f) fraudulent wallet addresses;
- (g) fake giveaways;
- (h) pressure to send funds urgently;
- (i) requests to transfer Digital Assets to unknown persons.

20.3. NOTAM PAY may refuse or delay transactions where it suspects fraud, coercion, scam activity, money mule activity, elder abuse, financial exploitation or other suspicious circumstances.

20.4. NOTAM PAY does not guarantee that it can detect or prevent all fraud or scam activity.

21. STABLECOIN RISK

21.1. Stablecoins may not always maintain their intended value or peg.

21.2. Stablecoin risks include:

- (a) loss of peg;
- (b) issuer insolvency;
- (c) inadequate reserves;
- (d) redemption restrictions;
- (e) smart contract vulnerabilities;
- (f) regulatory restrictions;
- (g) freezing or blacklisting functions;
- (h) market panic;
- (i) counterparty risk.

21.3. NOTAM PAY does not guarantee the value, redeemability, reserve backing, legal status or stability of any stablecoin.

22. SMART CONTRACT AND PROTOCOL RISK

22.1. Some Digital Assets rely on smart contracts, protocols, bridges or decentralized applications.

22.2. These may contain bugs, vulnerabilities, governance weaknesses or security flaws.

22.3. Smart contract or protocol failures may result in loss of value, failed transactions, frozen assets or inability to transfer Digital Assets.

22.4. NOTAM PAY is not responsible for losses caused by smart contract, bridge, protocol or decentralized application failures.

23. FORK, AIRDROP AND NETWORK EVENT RISK

23.1. Blockchain networks may experience forks, airdrops, token migrations, network upgrades or other protocol events.

23.2. NOTAM PAY has sole discretion to determine whether and how to support any fork, airdrop, migration, upgrade or network event.

23.3. NOTAM PAY is not obliged to support or credit any forked asset, airdropped asset, migrated token or new token.

23.4. You may not receive the benefit of any fork, airdrop, migration or similar network event in connection with an OTC Transaction.

24. FIAT PAYMENT AND BANKING RISK

24.1. Fiat Currency transfers may be delayed, rejected, recalled, reversed, frozen or blocked by banks, payment service providers, intermediary banks, correspondent banks or other financial institutions.

24.2. Fiat settlement may be affected by:

- (a) banking hours;
- (b) holidays;
- (c) payment cut-off times;
- (d) bank compliance checks;
- (e) incorrect payment references;
- (f) intermediary bank charges;
- (g) currency conversion delays;
- (h) payment recalls;
- (i) chargebacks;
- (j) account restrictions;
- (k) regulatory or sanctions requirements.

24.3. NOTAM PAY is not responsible for losses, delays or costs caused by banks, payment service providers or other financial institutions.

25. FOREIGN EXCHANGE RISK

25.1. Where Fiat Currency conversion is involved, exchange rates may fluctuate.

25.2. You may be exposed to foreign exchange risk if:

- (a) you send one Fiat Currency and receive another;
- (b) a bank or payment provider converts funds;
- (c) an intermediary bank applies its own exchange rate;
- (d) settlement is delayed;
- (e) fees are charged in a different currency.

25.3. NOTAM PAY is not responsible for exchange rates, fees or conversion charges applied by third-party banks or payment providers.

26. TECHNOLOGY AND AVAILABILITY RISK

26.1. The OTC Services, website, online forms, communication channels or third-party systems may be unavailable, delayed, interrupted or affected by technical issues.

26.2. Technology risks include:

- (a) internet outages;
- (b) telecommunications failures;
- (c) system maintenance;
- (d) software bugs;
- (e) data processing errors;
- (f) cyberattacks;
- (g) cloud service outages;
- (h) exchange outages;
- (i) API failures;
- (j) payment system failures;
- (k) blockchain node failures.

26.3. NOTAM PAY does not guarantee uninterrupted access to any website, platform, communication channel, quote process or OTC Service.

27. COMMUNICATION RISK

27.1. OTC Transactions may be initiated or confirmed through electronic communication channels accepted by NOTAM PAY.

27.2. Communication risks include:

- (a) email compromise;
- (b) fake messages;
- (c) impersonation;
- (d) delayed delivery;
- (e) incorrect instructions;
- (f) misunderstanding of transaction terms;
- (g) unauthorized access to your communication channels.

27.3. You are responsible for verifying that you are communicating with NOTAM PAY through legitimate channels.

27.4. You must promptly notify NOTAM PAY if you suspect unauthorized access, fraud, impersonation or incorrect transaction details.

28. PERSONAL INFORMATION AND PRIVACY RISK

28.1. NOTAM PAY collects, uses, discloses and retains Personal Information for onboarding, KYC, AML/ATF, sanctions screening, transaction processing, blockchain analytics, fraud prevention, regulatory reporting, record-keeping and other purposes described in the Privacy Policy.

28.2. Personal Information may be disclosed to service providers, banks, payment service providers, liquidity providers, custodians, exchanges, blockchain analytics providers, regulators, FINTRAC, law enforcement, courts and other competent authorities where permitted or required by law.

28.3. Personal Information may be processed outside Canada and may be subject to the laws of foreign jurisdictions.

28.4. No system can be guaranteed to be completely secure.

29. PUBLIC BLOCKCHAIN TRANSPARENCY RISK

29.1. Digital Asset transactions may be recorded on public blockchains.

29.2. Public blockchain data may include:

- (a) wallet addresses;
- (b) transaction hashes;
- (c) transaction amounts;
- (d) timestamps;
- (e) token types;
- (f) network information.

29.3. Public blockchain records may be permanent, publicly visible and difficult or impossible to delete or modify.

29.4. Blockchain data may be analyzed by third parties and may be linked to identifiable individuals in some circumstances.

29.5. NOTAM PAY does not control public blockchains and cannot delete, modify or hide information recorded on a public blockchain.

30. BUSINESS CLIENT RISK

30.1. The OTC Services are intended primarily for individual clients.

30.2. Services to Business Clients may be provided only where permitted by Applicable Law, subject to separate onboarding, enhanced due diligence and any additional terms required by NOTAM PAY.

30.3. Business Client transactions may involve additional risks, including:

- (a) beneficial ownership complexity;
- (b) source of funds and source of wealth complexity;
- (c) authorization risk;
- (d) representative authority risk;

- (e) sanctions and jurisdictional risk;
- (f) business model risk;
- (g) regulatory classification risk;
- (h) third-party beneficiary risk.

30.4. NOTAM PAY may refuse to onboard or transact with any Business Client where the risk profile is not acceptable.

31. JURISDICTIONAL RISK

31.1. Digital Asset laws and regulations differ by jurisdiction.

31.2. A Digital Asset or OTC Transaction that is lawful in one jurisdiction may be restricted, prohibited or regulated in another jurisdiction.

31.3. You are responsible for ensuring that your use of the OTC Services is lawful in your jurisdiction of residence, citizenship, tax residence and any other jurisdiction applicable to you.

31.4. NOTAM PAY may restrict or refuse services to clients located in or connected with certain jurisdictions.

32. RESTRICTED JURISDICTION AND SANCTIONS RISK

32.1. NOTAM PAY does not provide services to persons, entities, wallets, jurisdictions or transactions prohibited by Applicable Law, Sanctions Laws or NOTAM PAY's internal risk controls.

32.2. If a transaction involves a sanctioned person, restricted jurisdiction, prohibited wallet, high-risk source of funds or other restricted element, NOTAM PAY may delay, reject, freeze, cancel, report or otherwise restrict the transaction.

32.3. NOTAM PAY may be unable to return Digital Assets or Fiat Currency where doing so is prohibited by law, restricted by a competent authority or impossible due to third-party controls.

33. RECORD-KEEPING AND REPORTING RISK

33.1. NOTAM PAY may be required to create, retain and disclose records relating to you and your transactions.

33.2. Such records may include:

- (a) identity verification records;
- (b) transaction records;
- (c) source of funds records;
- (d) source of wealth records;
- (e) wallet information;
- (f) bank account information;
- (g) blockchain analytics results;
- (h) sanctions screening results;

- (i) suspicious activity records;
- (j) reports to FINTRAC or other competent authorities.

33.3. You may not be notified of certain reports or disclosures where notification is prohibited by law.

34. NO GUARANTEE OF OUTCOME

34.1. NOTAM PAY does not guarantee that:

- (a) an OTC Transaction will be accepted;
- (b) an OTC Transaction will be executed;
- (c) an OTC Transaction will be settled within a specific timeframe;
- (d) a Quote will remain available;
- (e) a Digital Asset will remain supported;
- (f) a Digital Asset will retain value;
- (g) a blockchain transaction will be confirmed;
- (h) a bank transfer will be completed;
- (i) a third-party provider will perform as expected;
- (j) a transaction will be profitable or suitable for you.

35. CLIENT RESPONSIBILITY

35.1. You are solely responsible for:

- (a) understanding the risks of Digital Assets;
- (b) verifying all transaction details;
- (c) verifying wallet addresses and blockchain networks;
- (d) ensuring that you own or control the relevant wallets and bank accounts;
- (e) securing your private keys, seed phrases and credentials;
- (f) providing accurate and complete information;
- (g) complying with Applicable Law;
- (h) reporting and paying taxes;
- (i) obtaining independent advice where necessary;
- (j) deciding whether to enter into any OTC Transaction.

36. ACKNOWLEDGEMENT OF RISK

By using the OTC Services, you acknowledge and agree that:

- (a) you have read and understood this Risk Disclosure Statement;
- (b) you understand that Digital Asset transactions involve significant risk;

- (c) you may lose some or all of the value of your Digital Assets or Fiat Currency;
- (d) Digital Asset transactions may be irreversible;
- (e) settlement may be delayed, suspended, cancelled or rejected;
- (f) NOTAM PAY does not provide investment, legal, tax, accounting or financial advice;
- (g) NOTAM PAY does not guarantee the value, liquidity, legality, availability or suitability of any Digital Asset;
- (h) you are solely responsible for your own decisions and for compliance with laws applicable to you;
- (i) you have had the opportunity to seek independent professional advice before using the OTC Services.

37. CONTACT DETAILS

For questions about this Risk Disclosure Statement, please contact:

NOTAM PAY LTD.

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