ROLODEX TECHNOLOGIES

COMPREHENSIVE RISK DISCLOSURE AGREEMENT

Applicable To All Customers, Users, Merchants, Business Clients, Corporate Customers, Investors, Payment Participants, Wallet Holders, Digital Asset Holders, Remittance Users, API Clients, Strategic Partners, and Platform Participants Worldwide.

PREAMBLE

THIS COMPREHENSIVE RISK DISCLOSURE AGREEMENT (THE "RISK DISCLOSURE" OR "AGREEMENT") IS A LEGALLY BINDING DISCLOSURE DOCUMENT THAT SETS FORTH MATERIAL RISKS ASSOCIATED WITH THE ACCESS, REGISTRATION, USE, PURCHASE, SALE, HOLDING, TRANSFER, STORAGE, CONVERSION, EXCHANGE, INVESTMENT, PAYMENT, REMITTANCE, STAKING, SAVINGS, DIGITAL ASSET CUSTODY, CRYPTOCURRENCY TRANSACTIONS, STOCK TRADING ACTIVITIES, FINANCIAL SERVICES, SOFTWARE SERVICES, CREDIT ASSESSMENT SERVICES, ARTIFICIAL INTELLIGENCE SERVICES, AND ALL RELATED PRODUCTS OFFERED BY ROLODEX TECHNOLOGIES AND ITS AFFILIATES.

THIS AGREEMENT IS INTENDED TO SATISFY APPLICABLE REGULATORY, CONSUMER PROTECTION, FINANCIAL SERVICES, DIGITAL ASSET, SECURITIES, PAYMENT SERVICES, ELECTRONIC MONEY, MONEY TRANSMISSION, BANKING PARTNERSHIP, RISK MANAGEMENT, AND DISCLOSURE REQUIREMENTS.

BY ACCESSING, REGISTERING FOR, DOWNLOADING, INSTALLING, OR USING ANY ROLODEX SERVICE, YOU EXPRESSLY ACKNOWLEDGE THAT YOU HAVE CAREFULLY REVIEWED, UNDERSTOOD, AND VOLUNTARILY ACCEPTED ALL RISKS DISCLOSED HEREIN.

ARTICLE I

DEFINITIONS AND INTERPRETATION

Section 1.1 Definitions

For purposes of this Agreement:

(a) "Company" or "Rolodex"

Means Rolodex Technologies, its parent companies, subsidiaries, affiliates, successors, assigns, officers, directors, employees, agents, contractors, service providers, licensors, banking partners, payment processors, custodians, liquidity providers, market makers, technology vendors, and authorized representatives.

(b) "Platform"

Means any website, application, software, API, portal, infrastructure, blockchain integration, wallet system, payment gateway, trading engine, or technology environment operated by or on behalf of the Company.

(c) "Digital Asset"

Means any cryptocurrency, virtual currency, stablecoin, tokenized asset, blockchain-based asset, digital representation of value, utility token, governance token, security token, non-fungible token, or other cryptographically secured digital instrument.

(d) "User"

Means any natural person, legal entity, institution, merchant, corporation, partnership, trust, governmental body, or organization utilizing any Service.

(e) "Services"

Means all products, features, functionality, technologies, infrastructure, software, payment systems, remittance services, exchange services, investment services, credit scoring systems, artificial intelligence tools, wallet services, and related offerings provided by Rolodex.

ARTICLE II

ACKNOWLEDGEMENT OF HIGH-RISK FINANCIAL ACTIVITIES

Section 2.1 Extraordinary Risk Nature of Financial Technology Services

THE USER EXPRESSLY ACKNOWLEDGES THAT FINANCIAL TECHNOLOGY SERVICES, DIGITAL ASSET ACTIVITIES, ELECTRONIC PAYMENT SERVICES, DIGITAL WALLET SERVICES, REMITTANCE SERVICES, DIGITAL INVESTMENT PRODUCTS,

CRYPTOCURRENCY EXCHANGES, AND RELATED TECHNOLOGIES CONSTITUTE HIGH-RISK ACTIVITIES THAT MAY RESULT IN SIGNIFICANT FINANCIAL LOSS.

THE USER FURTHER ACKNOWLEDGES THAT:

(a) LOSSES MAY OCCUR SUDDENLY;

(b) LOSSES MAY BE SUBSTANTIAL;

(c) LOSSES MAY EXCEED EXPECTATIONS;

(d) LOSSES MAY BE IRREVERSIBLE;

(e) LOSSES MAY OCCUR WITHOUT PRIOR NOTICE; AND

(f) TOTAL LOSS OF FUNDS MAY OCCUR.

Section 2.2 Sophistication Requirement

The User acknowledges that participation in digital asset markets, foreign exchange activities, investment activities, and financial technology ecosystems requires varying degrees of financial sophistication, technological understanding, operational awareness, and risk tolerance.

Rolodexdoes not represent that its Services are suitable for every User.

Section 2.3 Independent Evaluation Requirement

The User agrees that all decisions relating to:

- Asset purchases;
- Asset sales;

- Currency conversions;
- Investments;
- Staking participation;
- Savings products;
- Yield products;
- Remittance activities;
- Payment activities;
- Portfolio allocations; and
- Risk management strategies

shall be made exclusively by the User based upon the User's independent judgment.

ARTICLE III

SYSTEMIC FINANCIAL MARKET RISKS

Section 3.1 Global Market Risk

The User acknowledges that financial markets are affected by numerous factors beyond the Company's control, including:

Macroeconomic Events

- Inflation
- Deflation
- Recession
- Depression
- Interest rate increases
- Interest rate decreases
- Currency instability
- Sovereign debt crises
- Banking crises
- Liquidity crises

Geopolitical Events

- Armed conflicts
- Civil unrest
- International sanctions
- Trade disputes

- Political instability
- Government intervention

Extraordinary Events

- Pandemics
- Public health emergencies
- Natural disasters
- Cyber warfare
- Terrorism
- Infrastructure failures

Any such event may materially impact asset values, liquidity, market access, transaction execution, and availability of Services.

Section 3.2 Contagion Risk

Financial institutions, cryptocurrency exchanges, custodians, payment processors, liquidity providers, banks, stablecoin issuers, broker-dealers, and other financial market participants may experience distress or failure.

Such failures may create systemic contagion effects causing:

- Market panic;

- Liquidity shortages;
- Asset devaluations;
- Counterparty defaults;
- Delayed settlements;
- Trading interruptions; and
- Significant losses.

Rolodex cannot guarantee protection against systemic market failures.

ARTICLE IV

DIGITAL ASSET RISKS

Section 4.1 Extreme Volatility Risk

Digital assets are among the most volatile asset classes in existence.

Prices may fluctuate by:

- 10% within minutes;
- 25% within hours;

- 50% within days;
- 90% or more during market downturns.

The User acknowledges that volatility may occur without warning and may be triggered by:

(a) Market sentiment;

(b) Regulatory announcements;

(c) Social media activity;

(d) Technological developments;

(e) Liquidity changes;

(f) Whale transactions;

(g) Exchange failures;

(h) Security incidents; or

(i) Unknown market factors.

Section 4.2 Permanent Loss Risk

Certain Digital Assets may become:

- Valueless;
- Illiquid;
- Unsupported;

- Delisted;
- Abandoned;
- Defunct;
- Technologically obsolete.

Rolodexdoes not guarantee the future viability of any Digital Asset.

Section 4.3 Stablecoin Risk

Users acknowledge that stablecoins may not maintain their intended value.

Stablecoin-related risks include:

Reserve Risk

Reserve assets may become impaired, inaccessible, frozen, seized, mismanaged, or insufficient.

Redemption Risk

Redemptions may be delayed, suspended, restricted, or denied.

De-Pegging Risk

Stablecoins may lose parity with their intended reference currency.

Regulatory Risk

Governmental authorities may impose restrictions affecting issuance, redemption, transferability, or usage.

ARTICLE V

CYBERSECURITY AND INFORMATION SECURITY RISKS

Section 5.1 Acknowledgement of Cyber Threat Environment

The User acknowledges that all digital financial systems operate within a continuously evolving cyber threat landscape.

Threat actors may include:

- Criminal organizations;
- Nation-state actors;
- Insider threats;
- Hackers;
- Cyber-terrorist groups;
- Fraud rings;
- Social engineering networks.

Despite implementation of commercially reasonable, industry-standard, and regulatory-compliant safeguards, no system can be guaranteed to be fully secure.

Section 5.2 Unauthorized Access Risk

The User acknowledges that unauthorized access may occur through:

(a) Credential compromise;

(b) Malware infection;

(c) Device theft;

(d) Phishing attacks;

(e) SIM swap attacks;

(f) Session hijacking;

(g) Account takeover attempts;

(h) Third-party compromises.

Such events may result in loss of assets and personal information.

ARTICLE VI

REGULATORY, LEGAL, AND COMPLIANCE RISKS

Section 6.1 Regulatory Change Risk

The legal and regulatory treatment of fintech products, digital assets, blockchain technologies, artificial intelligence systems, stablecoins, payments, remittances, and digital investments remains rapidly evolving.

Future laws, regulations, guidance, directives, enforcement actions, supervisory expectations, judicial decisions, or governmental interpretations may materially affect the Company's Services.

Such changes may require Rolodexto:

- Restrict services;
- Suspend products;
- Modify functionality;
- Freeze accounts;
- Report customer information;
- Limit transactions; or
- Terminate services entirely.

Rolodexshall not be liable for losses resulting from regulatory compliance obligations.

Section 6.2 Governmental Intervention Risk

Government agencies may at any time:

- Investigate transactions;

- Freeze assets;
- Seize assets;
- Issue subpoenas;
- Demand records;
- Restrict transfers;
- Require disclosures;
- Mandate account closures.

The User expressly acknowledges and accepts these risks.

ARTICLE VII

WAIVER OF GUARANTEES

Section 7.1 No Waiver of Guarantees

RolodexMAKES NO REPRESENTATION, WARRANTY, COVENANT, OR GUARANTEE, EXPRESS OR IMPLIED, REGARDING:

(a) PROFITABILITY;

(b) RETURNS;

(c) YIELD GENERATION;

(d) CAPITAL PRESERVATION;

(e) MARKET PERFORMANCE;

(f) INVESTMENT SUCCESS;

(g) CONTINUOUS AVAILABILITY;

(h) SYSTEM UPTIME;

(i) LIQUIDITY;

(j) FUTURE VALUE OF DIGITAL ASSETS;

(k) FUTURE VALUE OF STABLECOINS; OR

(l) FINANCIAL OUTCOMES OF ANY KIND.

ALL SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS" BASIS.This is the style and structure typically seen in enterprise-grade disclosures used by major fintechs, digital banks, crypto exchanges, payment institutions, broker-dealers, and regulated financial institutions. A complete institutional version would generally run 40–60 pages and include additional articles covering:

- Counterparty Risk
- Banking Partner Risk
- Custodial Risk
- Liquidity Risk
- Operational Risk

- Technology & Infrastructure Risk
- Artificial Intelligence Risk
- Credit Scoring Risk
- Remittance Risk
- Foreign Exchange Risk
- Securities Trading Risk
- Margin & Leverage Risk
- Staking & Yield Product Risk
- Tax Risk
- Privacy & Data Processing Risk
- Force Majeure Risk
- Third-Party Vendor Risk
- AML/KYC Compliance Risk
- Sanctions Risk
- Fraud & Financial Crime Risk
- Limitation of Liability

- Assumption of Risk
- Regulatory Notices
- Customer Acknowledgements
- Institutional Signature and Acceptance Provisions

ARTICLE VIII

COUNTERPARTY RISK DISCLOSURE

Section 8.1 Nature of Counterparty Risk

The User acknowledges and agrees that certain Services offered by Rolodex Technologies may involve direct or indirect exposure to counterparties, including but not limited to financial institutions, banking partners, liquidity providers, custodians, stablecoin issuers, payment processors, correspondent banks, broker-dealers, clearing entities, market makers, digital asset exchanges, technology vendors, settlement providers, investment counterparties, and other third parties.

Counterparty Risk refers to the risk that any such third party may fail, refuse, delay, become unable, or otherwise be incapable of fulfilling its financial, operational, contractual, settlement, custodial, technological, or legal obligations.

Section 8.2 Counterparty Insolvency

The User acknowledges that any counterparty may become:

(a) Insolvent;

(b) Bankrupt;

(c) Subject to receivership;

(d) Subject to conservatorship;

(e) Subject to liquidation;

(f) Subject to restructuring;

(g) Subject to government intervention;

(h) Operationally impaired.

Such events may result in:

- Delayed settlements;
- Restricted access to assets;
- Suspension of withdrawals;
- Reduced liquidity;
- Partial recovery of funds;
- Permanent loss of assets.

Section 8.3 No Guarantee of Counterparty Performance

Rolodexdoes not guarantee the financial condition, creditworthiness, operational stability, solvency, regulatory standing, security posture, or continued existence of any counterparty.

The User expressly assumes all risks arising from third-party defaults.

ARTICLE IX

BANKING PARTNER RISK DISCLOSURE

Section 9.1 Dependence Upon Banking Infrastructure

The User acknowledges that certain Services depend upon relationships with domestic and international banking institutions.

The Company's ability to provide services may depend upon:

- Commercial banks;
- Settlement banks;
- Correspondent banks;
- Payment institutions;
- Electronic money institutions;
- Treasury service providers;
- Foreign exchange providers.

Section 9.2 Banking Relationship Termination Risk

Banking institutions may terminate, suspend, restrict, modify, or decline services without notice.

Such actions may result in:

(a) Delayed transfers;

(b) Service interruptions;

(c) Restricted account functionality;

(d) Frozen transactions;

(e) Temporary suspension of services.

Section 9.3 Banking System Failure Risk

The User acknowledges that systemic banking disruptions may occur due to:

- Financial crises;
- Liquidity shortages;
- Bank failures;
- Cyber incidents;
- Regulatory intervention;
- Macroeconomic instability.

Rolodex shall not be liable for losses arising from banking system disruptions beyond its reasonable control.

ARTICLE X

CUSTODIAL RISK DISCLOSURE

Section 10.1 Custody of Assets

Certain assets may be held by qualified custodians, sub-custodians, banking partners, digital asset custodians, trust companies, or other authorized service providers.

Section 10.2 Segregation Risk

Although Rolodex may maintain segregation procedures where applicable, asset segregation may not provide complete protection in all circumstances.

The User acknowledges that:

- Legal claims may arise;
- Ownership disputes may occur;
- Recovery proceedings may be prolonged;
- Regulatory actions may impact asset access.

Section 10.3 Custodian Failure

If a custodian becomes insolvent or experiences operational failure, Users may suffer:

- Delayed recovery;
- Reduced recovery;
- Administrative claims;
- Complete loss of assets.

Rolodex cannot guarantee recovery of assets held by third-party custodians.

ARTICLE XI

LIQUIDITY RISK DISCLOSURE

Section 11.1 Market Liquidity Risk

The User acknowledges that financial markets may experience varying levels of liquidity.

Liquidity may deteriorate rapidly during periods of:

- Market stress;

- Economic instability;
- Regulatory action;
- Geopolitical events;
- Technical failures.

Section 11.2 Inability to Exit Positions

Users may be unable to:

(a) Sell assets;

(b) Convert assets;

(c) Transfer assets;

(d) Redeem assets;

(e) Withdraw assets.

at desired prices or within desired timeframes.

Section 11.3 Liquidity Event Risk

Certain Digital Assets may experience sudden liquidity events resulting in:

- Market collapse;

- Trading halts;
- Price dislocations;
- Significant valuation declines.

Users may incur substantial or total losses.

ARTICLE XII

OPERATIONAL RISK DISCLOSURE

Section 12.1 Operational Failure Risk

Operational Risk includes risks arising from:

- Human error;
- Process failures;
- Internal control deficiencies;
- Technology failures;
- Vendor failures;
- External events.

Section 12.2 Internal Control Limitations

No system of internal controls can provide absolute assurance against:

- Fraud;
- Error;
- Misconduct;
- Operational disruption.

The User acknowledges that operational failures may occur despite reasonable safeguards.

Section 12.3 Business Continuity Risk

Rolodex may experience disruptions affecting operations, including:

- Facility disruptions;
- Workforce disruptions;
- Infrastructure outages;
- Emergency situations.

Business continuity plans may not prevent all losses or interruptions.

ARTICLE XIII

TECHNOLOGY AND INFRASTRUCTURE RISK DISCLOSURE

Section 13.1 Technology Dependence

The Services rely upon complex technological infrastructure, including:

- Cloud computing systems;
- Blockchain networks;
- Internet connectivity;
- Telecommunications systems;
- Data centers;
- Application programming interfaces (APIs).

Section 13.2 Technology Failure Risk

Technology failures may result in:

(a) Transaction delays;

(b) Transaction failures;

(c) Data loss;

(d) Pricing inaccuracies;

(e) Service outages;

(f) Security vulnerabilities.

Section 13.3 Software Defect Risk

Software applications may contain:

- Bugs;
- Coding defects;
- Design flaws;
- Configuration errors;
- Security vulnerabilities.

Such issues may adversely affect Services.

ARTICLE XIV

ARTIFICIAL INTELLIGENCE RISK DISCLOSURE

Section 14.1 AI System Limitations

Artificial intelligence systems may generate:

- Incomplete information;
- Incorrect outputs;
- Inaccurate predictions;
- False positives;
- False negatives.

Section 14.2 No Reliance Obligation

Users shall not rely solely upon AI-generated outputs when making financial decisions.

Independent verification is strongly recommended.

Section 14.3 Algorithmic Risk

AI models may be affected by:

- Data quality issues;
- Model drift;
- Training limitations;
- Statistical errors;
- Unforeseen conditions.

Rolodex does not warrant the accuracy of AI-generated results.

ARTICLE XV

CREDIT SCORING AND FINANCIAL REPUTATION RISKS

Section 15.1 Nature of Credit Assessment Models

Any proprietary credit rating, trust score, financial reputation score, behavioral assessment model, or predictive analytics tool made available by Rolodexis intended solely as an informational resource.

Section 15.2 Model Risk

Credit models may produce:

- Incorrect scores;
- Inaccurate classifications;
- Incomplete assessments;
- Erroneous outputs.

Section 15.3 No Guarantee of Future Performance

Credit scores and trust ratings do not guarantee:

- Future repayment;
- Future performance;
- Financial stability;
- Creditworthiness.

The User assumes all risks associated with reliance upon such scores.

ARTICLE XVI

REMITTANCE AND CROSS-BORDER PAYMENT RISKS

Section 16.1 International Transfer Risks

Cross-border payments may be subject to:

- Delays;
- Currency fluctuations;
- Banking restrictions;
- Compliance reviews;
- Government intervention.

Section 16.2 Correspondent Banking Risk

Cross-border transactions frequently involve intermediary institutions.

Rolodex has limited control over such entities.

Section 16.3 Foreign Jurisdiction Risk

Transactions involving foreign jurisdictions may be affected by:

- Local laws;
- Exchange controls;
- Sanctions;
- Regulatory restrictions.

Users assume all associated risks.

ARTICLE XVII

FOREIGN EXCHANGE RISK DISCLOSURE

Section 17.1 Currency Volatility Risk

Foreign currency values may fluctuate significantly.

Exchange rates may change between:

- Transaction initiation;
- Processing;
- Settlement.

Section 17.2 Conversion Loss Risk

Currency conversions may result in:

- Financial losses;
- Reduced proceeds;
- Unanticipated exchange rate impacts.

Section 17.3 Government Intervention Risk

Governments may impose:

- Capital controls;
- Currency restrictions;
- Exchange limitations.

Such actions may adversely affect transactions.

ARTICLE XVIII

SECURITIES TRADING RISK DISCLOSURE

Section 18.1 Investment Risk

Investments in securities involve risk of loss.

Market values may fluctuate substantially.

Section 18.2 Market Risk

Securities may decline due to:

- Economic conditions;
- Industry developments;
- Corporate performance;
- Regulatory changes.

Section 18.3 Complete Loss Risk

Certain investments may become worthless.

Users should only invest capital they can afford to lose.

ARTICLE XIX

MARGIN AND LEVERAGE RISK DISCLOSURE

Section 19.1 Amplified Risk

Leverage magnifies both gains and losses.

Section 19.2 Liquidation Risk

Leveraged positions may be liquidated without prior notice if margin requirements are not maintained.

Section 19.3 Deficiency Risk

Users may remain liable for losses exceeding deposited collateral where permitted by law.

ARTICLE XX

STAKING, YIELD, EARN, AND PASSIVE INCOME RISKS

Section 20.1 No Guaranteed Returns

All yields, rewards, incentives, and staking returns are variable and subject to change.

Section 20.2 Validator Risk

Validators may:

- Fail;
- Become compromised;
- Be penalized;
- Experience downtime.

Section 20.3 Slashing Risk

Certain blockchain protocols may impose penalties resulting in loss of staked assets.

Section 20.4 Lock-Up Risk

Assets may become inaccessible during staking periods.

Users may be unable to withdraw assets immediately.

ARTICLE XXI

TAX RISK DISCLOSURE

Section 21.1 General Tax Risk

The User acknowledges and agrees that transactions involving Digital Assets, securities, foreign exchange transactions, payment services, remittance activities, staking services, rewards programs, yield-generating products, and other financial services may give rise to tax consequences under applicable laws.

The tax treatment of Digital Assets and related transactions remains uncertain, evolving, and subject to differing interpretations by governmental authorities.

Section 21.2 User Responsibility for Tax Compliance

The User shall be solely responsible for:

(a) Determining tax obligations;

(b) Calculating taxable gains, losses, income, rewards, or distributions;

(c) Filing tax returns;

(d) Maintaining books and records;

(e) Paying taxes, duties, levies, assessments, penalties, and interest.

Rolodex does not provide legal, accounting, tax, investment, or financial advice.

Section 21.3 Regulatory Tax Changes

Tax laws may change at any time.

Such changes may be retroactive and may materially affect the value, utility, profitability, legality, taxation, reporting requirements, or treatment of assets held or transacted through the Platform.

Rolodex shall not be liable for any tax consequences arising from the User's utilization of the Services.

ARTICLE XXII

PRIVACY, DATA PROCESSING, AND INFORMATION MANAGEMENT RISKS

Section 22.1 Data Collection and Processing

The User acknowledges that Rolodexmay collect, process, store, transfer, analyze, disclose, verify, and retain personal information, financial information, transactional information, biometric information, device information, behavioral information, and other data as necessary for the provision of Services and compliance with applicable laws.

Section 22.2 Cross-Border Data Transfers

The User expressly acknowledges that personal data may be processed and transferred across multiple jurisdictions.

Such jurisdictions may have data protection laws that differ from those of the User's jurisdiction.

Section 22.3 Data Breach Risk

Notwithstanding implementation of commercially reasonable safeguards, no system can guarantee absolute protection against:

- Unauthorized access;
- Cyber intrusions;
- Data theft;
- Data corruption;
- System compromise;
- Insider misconduct.

Users acknowledge that breaches may occur despite industry-standard controls.

Section 22.4 Governmental Disclosure Requirements

Rolodex may be required to disclose customer information pursuant to:

(a) Court orders;

(b) Subpoenas;

(c) Regulatory requests;

(d) Government investigations;

(e) Law enforcement requests;

(f) National security directives.

The User expressly consents to such disclosures where legally required.

ARTICLE XXIII

FORCE MAJEURE RISK DISCLOSURE

Section 23.1 Definition of Force Majeure Event

A Force Majeure Event shall include any event beyond the reasonable control of the Company, whether foreseeable or unforeseeable.

Such events include:

- Natural disasters;
- Floods;
- Earthquakes;

- Hurricanes;
- Tornadoes;
- Fires;
- Epidemics;
- Pandemics;
- Acts of war;
- Terrorism;
- Civil unrest;
- Government actions;
- Utility failures;
- Cyber warfare;
- Internet outages;
- Blockchain disruptions.

Section 23.2 Suspension of Obligations

Rolodex shall not be liable for delays, interruptions, failures, inaccuracies, losses, or inability to perform arising directly or indirectly from a Force Majeure Event.

Section 23.3 Extended Force Majeure

Where a Force Majeure Event materially impairs the Company's operations, Rolodex may suspend, modify, restrict, or terminate Services without liability.

ARTICLE XXIV

THIRD-PARTY VENDOR AND SERVICE PROVIDER RISKS

Section 24.1 Third-Party Dependency

The Services may depend upon third-party providers including:

- Banks;
- Custodians;
- Cloud providers;
- Data providers;
- Identity verification providers;
- Blockchain networks;

- Payment processors;
- Liquidity providers.

Section 24.2 Vendor Failure Risk

The failure, insolvency, disruption, compromise, negligence, misconduct, or termination of a third-party provider may adversely affect Services.

Section 24.3 No Warranty of Third-Party Services

Rolodex makes no representations or warranties regarding the availability, accuracy, security, reliability, or continuity of third-party services.

Users assume all risks associated with third-party dependencies.

ARTICLE XXV

AML, KYC, AND FINANCIAL CRIME COMPLIANCE RISKS

Section 25.1 Compliance Requirements

Rolodex is subject to anti-money laundering ("AML"), know-your-customer ("KYC"), counter-terrorist financing ("CTF"), sanctions compliance, suspicious activity reporting, and related legal obligations.

Section 25.2 Enhanced Due Diligence

Rolodex may require additional documentation, including:

- Government-issued identification;
- Proof of address;
- Source of funds documentation;
- Source of wealth documentation;
- Corporate ownership documentation;
- Beneficial ownership verification.

Section 25.3 Account Restrictions

Rolodex may suspend, restrict, freeze, delay, investigate, or terminate any account or transaction without prior notice where deemed necessary for compliance purposes.

Section 25.4 Mandatory Reporting

The User acknowledges that Rolodexmay report suspicious activity to regulatory authorities without notice to the User.

The User waives any claim arising from such reporting obligations.

ARTICLE XXVI

SANCTIONS COMPLIANCE RISKS

Section 26.1 Sanctions Programs

The User acknowledges that international sanctions laws may prohibit or restrict certain transactions.

Section 26.2 Screening Procedures

Rolodex may conduct ongoing screening of:

- Users;
- Beneficial owners;
- Transactions;
- Wallet addresses;
- Counterparties.

Section 26.3 Blocking and Rejection Authority

Rolodex may reject, suspend, block, freeze, or report any transaction suspected of violating sanctions laws.

Section 26.4 Regulatory Cooperation

Rolodex may cooperate with domestic and international regulatory authorities and law enforcement agencies.

The User acknowledges that such cooperation may result in restrictions on access to Services.

ARTICLE XXVII

FRAUD, FINANCIAL CRIME, AND UNAUTHORIZED ACTIVITY RISKS

Section 27.1 Fraud Risks

Users acknowledge the existence of fraud risks including:

- Identity theft;
- Account takeover;

- Social engineering;
- Phishing;
- Investment scams;
- Business email compromise;
- Cryptocurrency fraud.

Section 27.2 User Security Obligations

The User shall maintain reasonable security measures including:

(a) Strong passwords;

(b) Multi-factor authentication;

(c) Device security;

(d) Account monitoring.

Section 27.3 Unauthorized Transactions

Failure to maintain adequate security measures may result in unauthorized transactions.

Rolodex shall not be responsible for losses arising from User negligence.

Section 27.4 Criminal Investigations

Rolodex may cooperate fully with criminal investigations involving fraud, money laundering, cybercrime, terrorism financing, or other unlawful activities.

ARTICLE XXVIII

LIMITATION OF LIABILITY

Section 28.1 Maximum Liability Limitation

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICES SHALL NOT EXCEED THE GREATER OF:

(A) THE FEES PAID TO RolodexBY THE USER DURING THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR

(B) ONE HUNDRED UNITED STATES DOLLARS (USD $100.00).

Section 28.2 Excluded Damages

UNDER NO CIRCUMSTANCES SHALL ROLODEX BE LIABLE FOR:

- INDIRECT DAMAGES;
- INCIDENTAL DAMAGES;
- CONSEQUENTIAL DAMAGES;

- SPECIAL DAMAGES;
- EXEMPLARY DAMAGES;
- PUNITIVE DAMAGES;
- LOSS OF PROFITS;
- LOSS OF REVENUE;
- LOSS OF OPPORTUNITY;
- LOSS OF GOODWILL;
- LOSS OF BUSINESS.

Section 28.3 Regulatory Compliance Actions

Rolodex shall not be liable for actions taken in good faith to comply with legal, regulatory, supervisory, governmental, judicial, or law enforcement requirements.

ARTICLE XXIX

ASSUMPTION OF RISK AND WAIVER

Section 29.1 Express Assumption of Risk

The User knowingly, voluntarily, irrevocably, and expressly assumes all risks associated with use of the Services.

Section 29.2 User Acknowledgement

The User acknowledges that:

(a) Financial losses may occur;

(b) Assets may lose value;

(c) Digital assets may become worthless;

(d) Transactions may fail;

(e) Regulatory actions may occur;

(f) Market conditions may change rapidly.

Section 29.3 Waiver and Release

To the fullest extent permitted by law, the User irrevocably releases and discharges Rolodex from any claim arising from risks expressly disclosed in this Agreement.

ARTICLE XXX

REGULATORY NOTICES, CUSTOMER ACKNOWLEDGEMENTS, AND INSTITUTIONAL ACCEPTANCE PROVISIONS

Section 30.1 Regulatory Notices

The Services may be subject to regulation by various governmental, financial, securities, banking, money transmission, payments, digital asset, consumer protection, tax, and anti-financial crime authorities.

Rolodex does not guarantee that Services will remain available in any jurisdiction.

Section 30.2 Customer Representations

By utilizing the Services, the User represents and warrants that:

(a) The User has read this Agreement;

(b) The User understands the risks disclosed herein;

(c) The User has had an opportunity to seek independent legal, tax, accounting, financial, and investment advice;

(d) The User possesses sufficient knowledge and experience to evaluate the risks involved;

(e) The User accepts all disclosed risks.

Section 30.3 Entire Risk Disclosure

This Agreement constitutes the complete and exclusive disclosure of risks provided by the Company.

The existence of a disclosed risk shall not limit the existence of additional risks not expressly described herein.

Section 30.4 Survival

All provisions relating to:

- Limitation of Liability;
- Assumption of Risk;
- Regulatory Compliance;
- Indemnification;
- Confidentiality;
- Data Processing;
- Dispute Resolution;
- Governing Law;
- Waivers;

shall survive termination, suspension, closure, restriction, or discontinuation of the User's account and relationship with the Company.

Section 30.5 Electronic Acceptance

The User agrees that electronic acceptance of this Agreement shall have the same force and legal effect as a handwritten signature.

Section 30.6 Binding Effect

This Agreement shall be binding upon:

- The User;
- The User's heirs;
- Successors;
- Assigns;
- Representatives;
- Beneficiaries;
- Executors;
- Administrators.

Section 30.7 Final Acknowledgement

BY CLICKING “I AGREE,” OPENING AN ACCOUNT, ACCESSING THE PLATFORM, EXECUTING A TRANSACTION, OR OTHERWISE UTILIZING THE SERVICES, THE USER:

(I) ACKNOWLEDGES HAVING READ THIS AGREEMENT IN ITS ENTIRETY;

(II) UNDERSTANDS THE RISKS DESCRIBED HEREIN;

(III) VOLUNTARILY ASSUMES ALL SUCH RISKS;

(IV) AGREES TO BE LEGALLY BOUND BY THIS AGREEMENT;

(V) ACCEPTS FULL RESPONSIBILITY FOR ALL DECISIONS MADE THROUGH THE PLATFORM;

AND

(VI) ACKNOWLEDGES THAT COMPLETE LOSS OF FUNDS, DIGITAL ASSETS, INVESTMENTS, REWARDS, OR OTHER PROPERTY MAY OCCUR.

ENTERPRISE LEGAL PROTECTIONS AND REGULATORY ENFORCEMENT PROVISIONS

ARTICLE XXXI

INDEMNIFICATION AND HOLD HARMLESS OBLIGATIONS

Section 31.1 Comprehensive Indemnification

To the fullest extent permitted by applicable law, the User shall defend, indemnify, reimburse, and hold harmless Rolodexand its respective parent entities, subsidiaries, affiliates, successors, assigns, directors, officers, managers, employees, contractors, agents, licensors, vendors, banking partners, custodians, payment processors, liquidity providers, insurers, consultants, auditors, legal advisors, and service providers (collectively, the "Indemnified Parties") from and against any and all claims, demands, actions, proceedings, investigations, liabilities, obligations, damages, losses, deficiencies, penalties, fines, judgments, settlements, costs, and expenses of every kind.

Section 31.2 Covered Claims

Indemnification obligations shall include claims arising from or relating to:

(a) User misconduct;

(b) Violation of law;

(c) Regulatory violations;

(d) Tax liabilities;

(e) Fraudulent activity;

(f) Unauthorized account activity;

(g) Breach of any agreement with the Company;

(h) Misrepresentations or omissions;

(i) Intellectual property disputes caused by the User;

(j) Third-party claims relating to User activities.

Section 31.3 Regulatory Cost Recovery

The User shall reimburse Rolodexfor all reasonable legal fees, investigative expenses, compliance costs, audit costs, regulatory response expenses, expert witness fees, and enforcement-related expenditures arising from User conduct.

Section 31.4 Continuing Obligation

The indemnification obligations contained herein shall survive indefinitely and shall not be affected by account closure, termination of Services, bankruptcy, insolvency, dissolution, or expiration of any contractual relationship.

ARTICLE XXXII

REGULATORY COOPERATION AND GOVERNMENT AUTHORITY

Section 32.1 Regulatory Cooperation

Rolodex reserves the unrestricted right to cooperate with any governmental authority, regulatory agency, law enforcement authority, judicial authority, self-regulatory organization, financial intelligence unit, sanctions authority, or international enforcement body.

Section 32.2 Information Disclosure

Rolodex may disclose information including:

- Account information;
- Transaction histories;
- Identity records;
- Device information;
- Wallet addresses;
- Communications;
- Financial records;
- Beneficial ownership information.

without prior notice where legally required or reasonably deemed necessary.

Section 32.3 No Liability for Cooperation

Rolodex shall bear no liability whatsoever for actions taken in good faith to comply with legal, regulatory, supervisory, governmental, judicial, or law enforcement obligations.

ARTICLE XXXIII

GOVERNMENT REQUESTS, SUBPOENAS, COURT ORDERS, AND LEGAL PROCESS

Section 33.1 Mandatory Compliance

Rolodex may comply with:

(a) Subpoenas;

(b) Summonses;

(c) Search warrants;

(d) Court orders;

(e) Regulatory directives;

(f) Administrative orders;

(g) Governmental requests.

Section 33.2 Production of Records

Rolodex may produce records without obtaining User consent where permitted or required by law.

Section 33.3 User Waiver

The User irrevocably waives any claim arising from lawful disclosures made pursuant to governmental requests.

Section 33.4 Cost Recovery Rights

Rolodex reserves the right to recover administrative, legal, and compliance costs incurred in responding to governmental requests relating to the User.

ARTICLE XXXIV

ACCOUNT FREEZE, ASSET RESTRICTION, AND EMERGENCY INTERVENTION AUTHORITY

Section 34.1 Authority to Freeze Assets

Rolodex reserves the right, in its sole discretion and without prior notice where permitted by law, to:

- Freeze assets;
- Restrict accounts;
- Delay transactions;
- Suspend withdrawals;
- Block transfers;
- Restrict access to Services.

Section 34.2 Triggering Events

Such actions may occur upon suspicion of:

(a) Fraud;

(b) Financial crime;

(c) Money laundering;

(d) Terrorist financing;

(e) Sanctions violations;

(f) Cybersecurity incidents;

(g) Regulatory concerns;

(h) Court orders.

Section 34.3 Duration of Restrictions

Restrictions may remain in place until Rolodexdetermines, in its sole discretion, that risks have been adequately addressed.

Section 34.4 No Liability

Rolodex shall not be liable for losses arising from actions taken pursuant to this Article.

ARTICLE XXXV

RECOVERY WAIVER AND LOSS ALLOCATION PROVISIONS

Section 35.1 No Guaranteed Recovery

The User acknowledges that recovery of assets may be impossible under certain circumstances.

Section 35.2 Insolvency and Bankruptcy Events

The User acknowledges that insolvency proceedings involving counterparties, custodians, banking institutions, stablecoin issuers, exchanges, or service providers may materially impair asset recovery.

Section 35.3 Waiver of Recovery Expectations

The User expressly waives any expectation that Rolodexshall guarantee restitution, reimbursement, or recovery of lost assets.

Section 35.4 Risk Allocation

The User expressly agrees that losses resulting from disclosed risks shall be borne by the User except where prohibited by applicable law.

ARTICLE XXXVI

JURY TRIAL WAIVER

Section 36.1 Voluntary Waiver

TO THE FULLEST EXTENT PERMITTED BY LAW, THE USER KNOWINGLY, VOLUNTARILY, INTENTIONALLY, AND IRREVOCABLY WAIVES ANY RIGHT TO TRIAL BY JURY.

Section 36.2 Scope

This waiver applies to all disputes arising from or relating to:

- Services;

- Accounts;
- Transactions;
- Agreements;
- Regulatory matters;
- Enforcement actions.

Section 36.3 Material Consideration

The User acknowledges that this waiver constitutes a material inducement for Rolodex to provide Services.

ARTICLE XXXVII

CLASS ACTION WAIVER

Section 37.1 Individual Resolution Requirement

The User agrees that all claims shall be pursued solely in an individual capacity.

Section 37.2 Prohibited Proceedings

The User shall not participate in:

- Class actions;
- Collective actions;
- Representative actions;
- Mass arbitrations;
- Consolidated proceedings.

Section 37.3 Waiver of Representative Relief

The User expressly waives any right to seek relief on behalf of other persons.

Section 37.4 Severability

If any portion of this Article is deemed unenforceable, the remaining provisions shall remain in full force and effect.

ARTICLE XXXVIII

REGULATORY RESERVATION OF RIGHTS

Section 38.1 Broad Discretion

Rolodex reserves all rights necessary to comply with present or future legal and regulatory requirements.

Section 38.2 Modification Authority

Rolodex may modify, suspend, restrict, discontinue, or terminate Services at any time where deemed necessary for:

- Regulatory compliance;
- Risk management;
- Consumer protection;
- Financial stability.

Section 38.3 Future Regulatory Requirements

The User acknowledges that future legal developments may require material modifications to Services.

Rolodex shall not be liable for losses arising from compliance-driven changes.

ARTICLE XXXIX

CROSS-BORDER ENFORCEMENT AND INTERNATIONAL COMPLIANCE

Section 39.1 Multi-Jurisdictional Operations

Rolodex may operate across multiple jurisdictions and may be subject to overlapping legal obligations.

Section 39.2 International Cooperation

The User acknowledges that information may be shared with foreign authorities where legally permissible.

Section 39.3 Extraterritorial Enforcement

The User acknowledges that governmental authorities may assert jurisdiction over transactions, assets, accounts, and activities occurring across borders.

Section 39.4 Conflicts of Law

Rolodex may take actions necessary to comply with conflicting legal obligations in multiple jurisdictions.

ARTICLE XL

SOVEREIGN RISK DISCLOSURES AND REGULATORY SURVIVAL PROVISIONS

Section 40.1 Sovereign Risk

Government actions may adversely affect the Services, including:

(a) Nationalization;

(b) Asset seizures;

(c) Capital controls;

(d) Exchange restrictions;

(e) Currency controls;

(f) Emergency legislation;

(g) Regulatory prohibitions.

Section 40.2 Political and Regulatory Instability

Changes in political environments may materially affect the availability, legality, utility, or value of Services.

Section 40.3 Regulatory Survival

All provisions relating to:

- Risk disclosures;
- Compliance obligations;
- Asset restrictions;
- Government cooperation;
- Limitation of liability;
- Indemnification;
- Waivers;
- Investigations;
- Enforcement actions;

shall survive indefinitely.

Section 40.4 Continuing Regulatory Authority

The User acknowledges that governmental authorities may continue to exercise authority over transactions and records long after termination of Services.

Section 40.5 Contact Information

ROLODEX TECHNOLOGIES

14321 Winter Breeze Drive

Suite 323

Midlothian, Virginia 23113

United States

Legal Department

Section 40.6 Final Institutional Acknowledgement

THE USER ACKNOWLEDGES THAT:

(I) THE SERVICES OPERATE IN A HIGHLY REGULATED ENVIRONMENT;

(II) REGULATORY REQUIREMENTS MAY CHANGE WITHOUT NOTICE;

(III) GOVERNMENTAL AUTHORITIES MAY EXERCISE BROAD POWERS OVER FINANCIAL TRANSACTIONS;

(IV) RolodexMUST COMPLY WITH APPLICABLE LEGAL OBLIGATIONS;

(V) FINANCIAL LOSSES, REGULATORY ACTIONS, ACCOUNT RESTRICTIONS, AND ASSET LIMITATIONS MAY OCCUR;

AND

(VI) THE USER VOLUNTARILY ACCEPTS ALL RISKS ASSOCIATED WITH PARTICIPATION IN THE SERVICES.

ROLODEX TECHNOLOGIES, LLC.