

7. Risk Disclosure (Risk Disclosure - "These Risk Notices")

This is an independent documentary pillar of imperative disclosure, formally titled "**These Risk Notices**". It is incorporated by reference indivisibly within the Terms of Service:

- **Warning on the Nature of Digital Assets:** It is forcefully warned that digital assets represent instruments of high volatility and risk of capital loss. Blockchain-based protocols may contain latent computer vulnerabilities or code faults (*bugs*) that result in the inoperability of the network or in the total loss of its financial value, with no right to claim. Warning is given regarding the risks of network forks (*forks*), cyberattacks, and the abandonment of the asset by its community of developers.
- **Private Key Management (Cryptographic Privacy):** Assets are controlled exclusively by cryptographic key pairs. It is explained that in the event of loss, destruction, or hacking of the private keys of EXCHANGE TECHNOLOGIES, S.A. DE C.V., its sub-custodians, or the technological backend, and in the absence of accessible backups, the funds contained in those wallets will become technically unrecoverable for life, releasing EXCHANGE TECHNOLOGIES, S.A. DE C.V. from any guarantees of technical invulnerability.
- **Risks Associated with Sub-custodians and Third Parties:** EXCHANGE TECHNOLOGIES, S.A. DE C.V. informs that it employs specialized external sub-custodians and third-party infrastructure to safeguard users' assets in collective accounts or cold/hot wallets.
 - o *Custody Liability Release:* It is expressly stipulated that EXCHANGE TECHNOLOGIES, S.A. DE C.V. **shall not be liable under any circumstances for financial losses, direct damages, or harm arising from serious incidents affecting these sub-custodians and infrastructure providers.** This includes events of corporate bankruptcy or insolvency declarations of the sub-custodian, massive hacks of their servers, operational negligence, fraud, theft of keys, or technical connection failures.
 - o *Recovery Efforts:* EXCHANGE TECHNOLOGIES, S.A. DE C.V. undertakes to make commercially reasonable efforts to pursue recovery claims against the sub-custodians on behalf of the user, but the agreement explicitly clarifies that the success of these efforts, the resolution timeframe, and the full recovery of the funds are not guaranteed.
 - o *Insurance Policies:* The notice warns that, although EXCHANGE TECHNOLOGIES, S.A. DE C.V. contractually requires insurance coverage from its sub-custodians, there is no guarantee whatsoever that the insurers will release the indemnity funds in the event of a loss. The user declares that they understand and accept this shared-custody risk before opening an account.