

MONEDIUS INVESTOR RISK STATEMENT

Hereby we want to note that MONEDIUS SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ, KRS number: 0000897902, REGON: 388870430, legal address: ul. Mokotowska, nr 15A, lok. 1B, miejsc. Warszawa, kod 00-640, poczta Warszawa, kraj Polska (hereinafter referred to as – “MONEDIUS”, “we”, “us”, “our”) does not provide any investment advice or investment recommendations.

I. **PLEASE, NOTE:**

1. Investing in real estate and development of new projects is a higher risk/higher return investment strategy and carries significant risks including illiquidity, loss of capital and many others.
2. MONEDIUS wants to be sure that its Users understand the risks involved when using the Platform’s services. Most of our materials include warnings of serious risks, including partial or complete loss of capital. **We advise you to assess the possible risks before entering the Loan Agreements.**
3. It is important to know that while using the Platform’s services your investment is not in any way comparable to a deposit and is not covered by any deposit and investment insurance instrument or compensation scheme. That means - **crowdfunding is not covered by the insurance coverage provided by the laws on the insurance of deposits and liabilities to investors of the European Union member states.**
4. Unfortunately, there is no guarantee that you will get back your investment either as a whole or in part. **There is a possibility to lose all of your funds invested through the Platform.**
5. Although MONEDIUS intends to obtain a license under Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business (ECSPR), we are currently not regulated by any financial service license or a crowdfunding service provider license. Despite this, we try to ensure an appropriate protection level for every investor according to its classification while providing the services. According to our internal rules, an investor may be classified as the Non-Sophisticated Investor or the Sophisticated Investor. For Non-Sophisticated Investors we provide a wider range of protection.
6. Each Loan Agreement on the Platform is entered into between two Users acting as a Lender and a Borrower (Project Owner) and MONEDIUS acts as an **intermediary** only **on behalf of the Lender** in relation to the relevant Loan Agreement.
7. While there is a number of risks associated with investing, the largest risk to you is **losing your investment** if the Borrower is unable to make its Loan repayments. MONEDIUS’s projects selection processes aim to protect the investments of its Users against the risk of a defaulting Borrower. When you invest through the Platform, your money is lent to the Borrowers, who have passed a due diligence process implemented by MONEDIUS.

II. **POSSIBLE RISKS CONNECTED WITH INVESTING ON OUR PLATFORM:**

1. **Project Risk.**

Risks that are inherent to the project and that may cause the project to fail. These risks may concern, but are not limited to: project dependencies, such as funding, legal, licensing, copyrights, the occurrence of adverse scenarios with a negative impact, (technological) development of competitors or competitive products, or risks deriving from the Project Owner.

2. Sector Risk.

Risks that are inherent to the specific sector. Such risks may be caused, for instance, by a change in the macroeconomic circumstances, a decrease of demand in the sector in which the crowdfunding project operates and dependencies on other sectors.

3. Loss of Capital.

Your capital is at risk and you may not receive back all (or any) of your investment. You should not invest more money in projects on our Platform than you can afford to lose without altering your standard of living. MONEDIUS cannot guarantee that you will get your capital back or receive your interest.

4. Risk of Default.

The risk that a project or the Project Owner may be subject to bankruptcy or other insolvency proceedings, and other occurrences concerning the project or the Project Owner which may result in the loss of the investment for you. Such risks may be caused by a variety of factors, including but not limited to: (severe) change in macroeconomic circumstances, mismanagement, lack of experience, fraud, the financing not fitting the business purpose, unsuccessful product launch, lack of cash flow.

5. Unprotected Investments.

As is stated above, it is important to know that your investment is not in any way comparable to a deposit and is not covered by any deposit and investment insurance instrument or compensation scheme.

6. Portfolio risk/Diversification.

Any Loan granted by you on the Platform should only be made as a part of a diversified investment portfolio. Investing small amounts in multiple Projects will help you to spread your risk.

7. Property market hesitation.

In the case of investments into real estate projects, you must be aware that the market is cyclical and values may go up or down depending on a range of circumstances, including political, economic, social etc. Historical performance of the real estate market or specific property cannot be deemed as a reliable guide for future performance. A future downturn in the real estate market could seriously affect the Borrower's ability to repay the Loan granted by you on the Platform.

8. Illiquidity.

Loans granted through the Platform are deemed as investments. Your investments will be illiquid, meaning that once your funds were granted in accordance with the Loan Agreement, you will not get your money back until the end of the relevant Loan maturity date. There is also no guarantee that you will get your money back upon the maturity date of the relevant Loan Agreement in the event that the Borrower defaults and is unable to repay.

9. Regulatory Risk.

The risk of a change in normative acts affecting the business activity of the Project Owner or MONEDIUS. We monitor changes in the legislation and take all possible steps to ensure that such changes have no impact on your investments.

10. Risk of a Platform Failure.

The risk that the Platform is temporarily or permanently not able to provide its services. In this situation, MONEDIUS will take steps to transfer servicing of all concluded Loan Agreements and investments to an appropriate administrator. Please note that you will still own the Claim Rights against the Borrower, and the appointed administrator will help you to receive all outstanding payments.

11. Force Majeure and Market Risk.

The risk of a decrease in the value of an investment that MONEDIUS and the Project Owner cannot prevent and influence. For instance, economic downturn, a financial crisis, exchange rate fluctuations, geopolitical events.

12. Taxation.

Tax obligations may apply to you as a result of any interest received on Loan Agreements entered into on the Platform. Whether and how any relevant tax obligation applies depends on your place of tax residence. Please consult a qualified tax advisor regarding your individual tax position, which depends on your personal circumstances and may change in the future.

13. Reliability of financial information about the Project Owner.

The financial statements of the Project Owner may not be subject to a statutory audit. In addition, the information made public by the Project Owner may also be general in nature and may not have been verified by any independent experts and/or auditors. The financial statements of the Project Owner also may not be made accessible to you due to the absence of requirements in the Project Owner's incorporation country to do so.

14. Reliability of the information provided in the Key Investment Information Sheet (KIIS) by the Project Owner.

Filling in KIIS is the responsibility of the Project Owner. The Project Owner also is obliged to notify us of any change in the information provided in the KIIS so that the KIIS is updated at all times and for the duration of the offer. We will inform investors of any changes in the information provided in KIIS, however, please note, that we will be able to do so only if the Project Owner notifies us of such changes. Although we have in place procedures to verify the completeness, correctness and clarity of the information contained in the KIIS, there may be a situation that there is an omission, mistake or inaccuracy in the information provided for in the KIIS. If we will detect such an omission, mistake or inaccuracy we will contact the Project Owner and require it to promptly complete or correct that information. We will also inform the investors, who have made an investment in the relevant Project, about the steps taken and further to be taken by us and the option to revoke the investments made in the Project.

15. Other Risks.

Other risks that are out of the Project Owner's control.