Risk Disclosure Statement

Last Updated: 04.09.2026

This Risk Disclosure Statement (the "**Statement**") is provided by Ostrand Ltd, a company incorporated and registered under the laws of the Republic of Seychelles under registration number 251987, having its registered office at 306 Victoria House, Victoria, Mahe, Seychelles ("**we**," "**us**," or "**the Company**") to all users of B2BWALLET (the "**Service**") to ensure that you understand the risks associated with using a custodial cryptocurrency wallet before you deposit, hold, or transact with digital assets through the Service.

Please read this Statement carefully before using the Service. The risks described below are not exhaustive; additional risks may arise depending on the specific cryptocurrency, network, transaction type, your jurisdiction, and prevailing market conditions.

This Statement supplements Section 8 “Risk Disclosure and User Responsibility” of our Terms of Use and should be read together with our Terms of Use, Privacy Policy, and AML/KYC Policy.

Nothing in this Statement constitutes investment, legal, tax, or other professional advice, and the Company does not guarantee any profit, return, performance, or outcome in relation to your use of the Service. You should carefully assess whether using the Service is appropriate for you in light of your financial circumstances and risk tolerance, and obtain independent advice where appropriate.

1. Nature of Cryptocurrency

1.1. Cryptocurrencies are high-risk digital assets. They are not legal tender in most jurisdictions, are not backed by any government or central bank, and may have no intrinsic value. Their value depends entirely on market demand, network adoption, liquidity, and market confidence - any of which can change rapidly and without warning.

1.2. As a result, the value of any cryptocurrency may fall sharply or become worthless entirely. You should be prepared to lose some or all of the value of any cryptocurrency you deposit, hold, withdraw, or convert through the Service.

2. Price Volatility

2.1. Cryptocurrency prices are driven largely by market sentiment rather than any centralized valuation mechanism, making them highly volatile. Certain cryptocurrencies have experienced daily price swings exceeding 20%.

2.2. Past price performance of any cryptocurrency is not a reliable indicator of future performance, and you should never deposit or hold funds you cannot afford to lose.

3. Valuation and Liquidity

3.1. Cryptocurrencies trade across numerous exchanges and platforms worldwide, each with its own pricing mechanism, with no single centralized source of "the" price. This creates inherent valuation uncertainty.
3.2. Liquidity for a given Supported Asset may be limited, or may deteriorate rapidly during periods of market stress, meaning that the rate shown to you before a conversion may differ from the rate actually applied at execution.

4. Custody Risk

4.1. B2BWALLET is a custodial service: the Company - not you - generates, holds, and controls the private keys associated with your Wallet, and executes Transactions on your instructions.
4.2. As a direct consequence:

- You do not have independent cryptographic control over your funds; access depends entirely on your ability to log into your Account and on the continued operation of the Service.
- If the Company's systems are compromised, or the Company becomes insolvent or ceases operations, your ability to access or recover funds may be delayed, restricted, or lost.
- The security of your funds depends on the Company's own safeguards, not solely on your actions.

4.3. This differs fundamentally from a self-custodial wallet, where only you hold the private keys. By using a custodial service, you accept a trade-off: convenience, in exchange for reliance on the Company to safeguard your assets.

5. Cybersecurity Risk

5.1. The cybersecurity risks associated with cryptocurrency wallets include hacking, exploitation of software vulnerabilities, and compromise of infrastructure. A cybersecurity event affecting the Company, a blockchain network, or another service the Company relies on could result in a substantial, immediate, and irreversible loss.
5.2. Cybersecurity threats targeting you directly - including phishing, malware, and credential theft - are common in the cryptocurrency industry. If your email, password, or 2FA method is compromised, an attacker may withdraw funds from your Account, and the Company may not be able to reverse such a withdrawal.
5.3. You are responsible for securing your own devices, email account, and Credentials.

6. Pseudonymity and the Opaque Nature of On-Chain Activity

6.1. Cryptocurrency balances exist as addresses on a blockchain and are controlled through private keys. Although transactions are typically publicly visible on the relevant network, a public address does not by itself reveal who controls it.
6.2. Because ownership behind an address is not verified at the network level, funds you receive may carry an on-chain history you are unaware of, and the counterparties you interact with on-chain are not identified to you. This increases the potential for fraud, manipulation, or exposure to funds connected to illicit activity - which is one reason the Company applies the transaction screening described in our AML/KYC Policy.

6.3. You should not treat cryptocurrency transactions as anonymous or private in the way cash transactions might be: the underlying ledger is public and permanent, even if identities are not displayed on it.

7. Irreversibility and Transaction Risk

7.1. Once a Transaction is broadcast to and confirmed by the relevant blockchain network, it is generally irreversible. The Company cannot cancel, reverse, or recover a confirmed Transaction, even where you made an error.
7.2. Common, unrecoverable user errors include sending funds to an incorrect or incompatible address, entering an incorrect amount, or selecting the wrong Supported Asset or network.
7.3. The loss, theft, or destruction of your Credentials may likewise result in an irreversible loss of the funds accessible through your Account. You are solely responsible for verifying all Transaction details before confirming a deposit, withdrawal, or conversion; the Company does not verify the accuracy of addresses or labels you save.

8. Technology and Network Risk

8.1. The technology underlying blockchain networks is relatively new and continues to evolve. Forks, protocol upgrades, network outages, or smart-contract failures on a network the Service relies on may affect the availability, transferability, or functionality of a given Supported Asset, and are outside the Company's control.
8.2. Deposit and withdrawal confirmation times depend on the underlying network's conditions and congestion, which can vary significantly and are outside the Company's control.

9. Fees and Network Costs

9.1. Transactions may be subject to blockchain network fees, Company fees, and, for conversions, an execution spread, as described in our Terms of Use and published fee schedule.
9.2. Network fees are determined by the relevant blockchain, not by the Company, and can fluctuate significantly, including increasing substantially during periods of network congestion.

10. Third-Party and API Risk

10.1. The Service integrates with third-party infrastructure, including blockchain networks and, where you access the Service through a Partner's own product via the API, that Partner's own systems.
10.2. If you access B2BWALLET functionality through a Partner's website or application, that relationship may be governed by the Partner's own terms; the Company's relationship under our Terms of Use is with the Partner, not with you directly.
10.3. The Company does not control, and is not responsible for, the security, availability, or conduct of third-party Partners, blockchain networks, or other infrastructure the Service relies on.

11. Referral Program Risk

11.1. Rewards earned under the Referral Program are not a guaranteed source of income and depend on the transaction activity of users you refer, which is outside your control.
11.2. The Company may adjust reward rates, impose limits, or suspend the Referral Program at any time. Amounts already accrued prior to such a change will not be affected, but future accrual rates may differ from what you expect.

12. Risk of Insufficient Information

12.1. Information relating to a particular cryptocurrency, network, or protocol may be limited, incomplete, outdated, or difficult to independently verify. You should not assume that any Supported Asset has been reviewed, endorsed, or assessed as suitable for your needs by the Company.

13. Risk of Partial or Total Loss

13.1. You may lose part or all of the value of any cryptocurrency you deposit, hold, withdraw, or convert through the Service. Losses may result from market movements, illiquidity, technology failure, cybersecurity incidents, fraud, human error, or regulatory action, among other causes described in this Statement.

Acknowledgment

By using the Service, you confirm that you have read and understood this Risk Disclosure Statement and accept the risks described above. You agree that the Company will not be held responsible for losses arising from these risks, except to the extent such losses result from the Company's own breach of its obligations under the Terms of Use or applicable law.

CRYPTOCURRENCY SERVICES ARE HIGH RISK. YOU SHOULD BE PREPARED TO LOSE SOME OR ALL OF THE VALUE INVOLVED. THIS RISK DISCLOSURE IS NOT EXHAUSTIVE AND DOES NOT CONSTITUTE INVESTMENT, LEGAL, TAX, OR OTHER PROFESSIONAL ADVICE.

If you have any questions about the risks described in this Statement before using the Service, please contact us at support@b2bwallet.io.