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# IMPORTANT INFORMATION

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## INFORMATION PRIOR TO BITCOIN OR ANY CRYPTOCURRENCY TRANSFER PEER TO PEER

### RISKS OF CRYPTOCURRENCIES AND BITCOIN TRANSFERS

Cryptocurrency carries significant risks. You should carefully consider whether it is appropriate for you to buy cryptocurrency.

These risks include the following:

- unlike normal money, when you buy, sell or transfer cryptocurrency you are dealing with something digital, not something tangible. This means that, like any other digital system, cryptocurrencies are at risk of being **hacked or affected by technical problems**. This could result in you **losing** your cryptocurrency or **delay your ability to sell, transfer or spend it**;
- the regulation (or lack of regulation) of cryptocurrency or crypto exchanges can change at any time. Any change is likely to affect the value of any cryptocurrency we hold for you; and
- the value of cryptocurrency can fall (and is more likely to do so than normal money is). This could happen if, for example:
  - a new, better cryptocurrency is created;

- software developers make unexpected changes to how the cryptocurrency works; or
- there is a change in cryptocurrency regulation.

The price or value of cryptocurrencies can rapidly increase or decrease at any time. It may even fall to zero.

Unlike normal money, no bank or government can stabilise the value of cryptocurrency if it changes suddenly.

## **Financial risk at stake.**

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