

Risk Warnings

As an investor you acknowledge having read and understood the explicit risk warnings issued by the Company, and you expressly acknowledge the risks that you are taking when investing in a Crowdfunding Project.

1. **Investment Risks:** Investments in crowdfunding projects entail risks, including the risk of partial or entire loss of the money invested. Your investment is not covered by the deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council. Nor is your investment covered by the investor compensation schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council. You may not receive any return on your investment. Crowdfunding is not a savings product, and we advise you not to invest more than 10 % of your net worth in such projects. You may not be able to sell the investment instruments when you wish. If you are able to sell them, you may nonetheless incur losses.
2. **Disclaimer:** Crowdfunding offers by CrowdX have neither been verified nor approved by competent authorities or the European Securities and Markets Authority (ESMA). The appropriateness of your experience and knowledge have not necessarily been assessed before you were granted access to the investments available on the platform. By making an investment, you assume full risk of taking the investment, including the risk of partial or entire loss of the money invested.
3. **Diversification:** Diversification is key to managing investment risk. Investing in a single crowdfunding project exposes you to higher risks compared to spreading your investment across multiple projects. Consider diversifying your investment portfolio to reduce overall risk.
4. **Project-Specific Risks:** Each crowdfunding project carries its own unique set of risks. Factors such as the nature of the project, market conditions, competition, regulatory changes, and economic factors can impact the success or failure of a project. Carefully study the Key Investor Information Sheet (KIIS) and make sure you understand the risks inherent to each project before investing. Seek further advice from a professional if you are still unsure about the risks, or refrain from investing in the particular project.
5. **Illiquidity:** Investments in crowdfunding projects are typically illiquid and may be difficult to sell or transfer. You may not be able to access your investment until the project reaches maturity, is sold, or generates returns. You understand that after you make any investment, crowdX will send the money raised to the Project owner/Issuer, which means that if the business fails, or is unable to meet its obligations, there is a high risk that you will lose all your money. CrowdX will not be able to return your money as it is held with the Issuer. Consider your liquidity needs and investment horizon before committing funds.
6. **Market Risk:** Economic and market conditions can affect the performance of crowdfunding projects. Changes in interest rates, inflation, currency exchange rates, and geopolitical events may impact the value of your investments. Be prepared for fluctuations in the market and the potential impact on your investment portfolio.
7. **Regulatory Risks:** Crowdfunding investments are subject to regulatory oversight, which may vary depending on the jurisdiction. Changes in regulations governing crowdfunding platforms, securities laws, and tax regulations may affect the legality,

structure, and profitability of investments. Stay informed about regulatory developments and their potential impact on your investments.

8. **Lack of Control:** As an investor in crowdfunding projects, you may have limited control over the management and decision-making processes of the project. The success of the project and the realization of returns depend on the actions and decisions of project organizers and management teams.
9. **Past Performance:** Past performance of crowdfunding projects is not indicative of future results. While historical performance data may provide insights into the track record of project organizers, it does not guarantee future success or profitability.
10. **Internet Trading Risks:** There are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software, and Internet connection. Since Eurivex Ltd as the owner of crowdX does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be responsible for communication failures, distortions or delays when trading via the Internet. Eurivex and our partners through whom we operate our trading platforms employ back-up systems and contingency plans to minimize the possibility of system failure.
11. **Use of the website:** Any use of the crowdX.eu website is subject to Eurivex “Terms of Use”, as amended from time to time, and the “Copyright” provisions, as amended from time to time, both of which shall be construed as constituting an integrated part of this disclaimer. Eurivex Ltd as the owner of crowdX shall not be liable for any damage or injury arising out of any person’s or entity’s access to, or inability to access, any website of Eurivex and the trading platforms associated with Eurivex. This limitation includes, but is not limited to, any damage to computer equipment and computer systems caused by virus, malware and any other harmful computer coding.

Conclusion: By investing in crowdfunding projects through CrowdX, you acknowledge and accept the inherent risks associated with investing in speculative ventures. It is essential to conduct thorough due diligence, diversify your investment portfolio, and seek professional advice if needed to make informed investment decisions.