

GCB FINTECH — RISK DISCLOSURE

DOCUMENT CONTROL & METADATA

Platform: GCB Fintech — <https://gcbfintech.digital>
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7. Risk Disclosure

7.1 General risk

Financial, payment, foreign-exchange, virtual-currency and trust-related services involve legal, operational, counterparty, market, liquidity, technology, cybersecurity, tax and regulatory risks. You may lose some or all of the value involved in a transaction or asset. Past performance, historical prices or examples are not guarantees of future results.

7.2 Virtual-currency risk

Virtual currencies can be highly volatile and may lose value rapidly. Transactions may be irreversible or difficult to reverse. Network congestion, protocol changes, wallet errors, private-key loss, cyberattack, fraud, blockchain reorganisations, smart-contract defects, sanctions controls, unavailable counterparties and changes in law may delay or prevent recovery or transfer.

7.3 Foreign exchange and payment risk

Exchange rates may move between quotation, funding, execution and settlement. Fees, spreads, intermediary charges, cut-off times, bank holidays, payment-network rules and compliance checks may affect the amount or timing received. A payment instruction may fail or be delayed because of inaccurate beneficiary information, a bank, correspondent, provider, regulator or legal restriction.

7.4 Trust and custody-related risk

A trust arrangement is governed by its trust deed and applicable law. The trustee's powers, duties, liability, fees, decision-making, beneficiaries, asset eligibility and termination provisions depend on the documents and governing law. Holding an asset under a trust does not eliminate market, title, custody, valuation, insolvency, liquidity, tax or enforcement risk.

The platform may use banks, custodians, exchanges, wallet infrastructure, payment providers, brokers, storage providers, valuers, legal advisers and other third parties. Their failure, insolvency, cyber incident, operational error, legal restriction or loss of access may affect an asset or transaction.

7.5 No deposit or protection guarantee

Funds or assets processed by GC Global Finance Ltd. are not bank deposits and are not held in a banking-style stored-value account. Assets administered through GC Trust KB are subject to the relevant trust arrangement and do not automatically benefit from a government deposit guarantee or investor-compensation scheme.

7.6 Tax and legal risk

Users are responsible for obtaining independent tax and legal advice and for reporting income, gains, transfers, beneficial ownership and assets as required in their jurisdictions. GCB Fintech does not determine a user's tax residence or provide tax advice.

7.7 Information risk

Website content is general information and may not be complete, current or suitable for a particular user. A user should rely on the applicable service agreement, transaction confirmation, trust deed and formal disclosures rather than website marketing content.