



DISCLAIMER

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Registration Number 2023/162999/07**

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DAMREV is a leading FinTech service provider specializing in ISO 20022 Blockchain Tokenization and Smart Contract Development. The company focuses on Security Token Offerings (STOs) and employs the Stellar Blockchain to tokenize real-world assets.

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VERSION HISTORY.

Version	Release Date	Notes
1.0	26 June 2024	Original Published Version

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1. INTRODUCTION.

At DAMREV, we are dedicated to revolutionizing the asset management industry through the secure and innovative tokenization of Real World Assets (RWA). Our mission is to enhance liquidity, transparency, and accessibility in financial transactions by leveraging advanced blockchain technology. While the opportunities offered by RWA tokenization are substantial, it is crucial to understand that engaging with our platform and investing in RWA tokens comes with significant risks. This comprehensive disclaimer aims to inform you about these risks, ensuring you make well-informed decisions when using DAMREV's services.

RWA tokenization is a cutting-edge financial innovation that bridges the gap between physical assets and the digital universe. By converting tangible assets like real estate, commodities, and precious metals into digital tokens, we enable fractional ownership, streamlined transactions, and broader market participation. However, this new frontier in asset management is not without its challenges and potential pitfalls. The following disclaimer outlines the inherent risks associated with RWA tokenization, the specific risks tied to the Stellar blockchain on which our tokens are minted, and the general responsibilities you bear as a user and investor.

We believe in maintaining a high level of transparency and accountability, and this disclaimer reflects our commitment to keeping you informed about all aspects of your investment journey with us. It is essential that you read this document thoroughly and comprehend the various risks before participating in any transactions on our platform. By doing so, you can better safeguard your investments and navigate the complexities of this evolving market. Your understanding and acceptance of these risks are fundamental to ensuring a secure and informed investment experience.

By accessing and using DAMREV's services, you acknowledge and accept the inherent risks associated with RWA tokenization and agree to comply with the terms outlined in this disclaimer. It is essential to read and understand this

disclaimer in conjunction with our Privacy Policy, Disclosures and Terms of Service.

2. GENERAL RISKS AND RESPONSIBILITIES.

- 2.1. Investment Risks:** Investing in RWA tokens is inherently speculative and volatile. The value of these tokens can fluctuate significantly, and there is a risk of losing your invested capital. These investments are not insured or guaranteed by DAMREV, its partners, or any governmental agency.
- 2.2. Smart Contract Risks:** RWA tokens are governed by smart contracts, which are self-executing contracts with the terms of the agreement directly written into code. While designed to be secure, there is always a risk of bugs, vulnerabilities, or exploits that could lead to unintended outcomes, including the loss of tokens.
- 2.3. Custodial Risks:** If DAMREV or a third-party custodian holds your RWA tokens, there is a risk of custodial failure, including insolvency, theft, or loss of access. Ensure you understand the custody arrangements and associated risks.
- 2.4. Legal and Tax Compliance:** It is your responsibility to ensure that your activities comply with applicable laws and tax regulations. DAMREV does not provide legal or tax advice. You should consult with legal and tax professionals to understand your obligations.
- 2.5. Market Determination:** The market conditions of RWA tokens are influenced by various external factors beyond DAMREV's control, including market volatility, regulatory changes, and economic conditions. DAMREV does not control or influence the external market factors that determine the value of RWA tokens.

3. SPECIFIC BLOCKCHAIN AND STELLAR RISKS.

- 3.1. Transaction Finality:** Once a transaction is confirmed on the Stellar blockchain, it is irreversible. Any incorrect or fraudulent transaction cannot be undone, which can result in permanent loss of funds.

3.2. Network Governance: Changes in the governance of the Stellar network, such as protocol upgrades or changes in consensus mechanisms, could impact the functionality, security, or value of RWA tokens.

4. ADDITIONAL RISK FACTORS.

4.1. Financial Performance Disclaimer: Past performance of RWA tokens or any financial instrument is not indicative of future results. Any projections or forward-looking statements are based on assumptions and are not guarantees of future performance.

4.2. User Responsibility for Security: Users are responsible for the security of their own devices and accounts. This includes using strong passwords, enabling two-factor authentication, and safeguarding private keys and backup phrases.

4.3. Data and Privacy: Any data provided to DAMREV will be handled in accordance with our Privacy Policy. However, you acknowledge that transmitting information over the internet has inherent risks, and DAMREV cannot guarantee absolute security.

4.4. Smart Contract Risks: RWA tokens are governed by smart contracts, which are self-executing contracts with the terms of the agreement directly written into code. While designed to be secure, there is always a risk of bugs, vulnerabilities, or exploits that could lead to unintended outcomes, including the loss of tokens.

4.5. Custodial Risks: If DAMREV or a third-party custodian holds your RWA tokens, there is a risk of custodial failure, including insolvency, theft, or loss of access. Ensure you understand the custody arrangements and associated risks.

4.6. Legal and Tax Compliance: It is your responsibility to ensure that your activities comply with applicable laws and tax regulations. DAMREV does not provide legal or tax advice. You should consult with legal and tax professionals to understand your obligations.

5. GENERAL DISCLAIMER ENHANCEMENTS.

- 5.1. No Investment Advice:** DAMREV does not offer investment recommendations or advice. All decisions are solely your responsibility. You should conduct thorough research and consult with financial advisors to assess the suitability of any investment.
- 5.2. Market Liquidity and Availability:** The availability and liquidity of RWA tokens can be limited or disrupted, and there is no guarantee that you will be able to sell or exchange your tokens at prevailing market prices.
- 5.3. Regulatory Changes:** Legislative and regulatory changes at the national or international level may adversely affect DAMREV's ability to provide services, support specific tokens, or continue operations in certain jurisdictions.
- 5.4. Technological Risks:** Blockchain technologies, including those used by DAMREV, are susceptible to a wide variety of risks, including malicious attacks, technical failures, and operational disruptions, which could result in loss of funds or service interruptions.

6. CONCLUSION.

Engaging with DAMREV's platform and investing in RWA tokens involves a range of significant risks. While we strive to offer secure, transparent, and innovative services, it is essential for you to understand and accept these risks before participating. This disclaimer has outlined various risks associated with RWA tokenization, smart contracts, custodial arrangements, legal and tax compliance, and the specific technological and operational risks tied to the Stellar blockchain.

We are committed to providing you with the tools and information necessary to make informed decisions. However, the ultimate responsibility for these decisions rests with you. It is crucial to conduct thorough research, consult with professional advisors, and ensure that your investment strategies align with your financial goals and risk tolerance.

If you have any questions or require further clarification regarding this disclaimer or our services, please contact us at support@damrev.com. Your understanding and diligence are crucial in navigating the complexities and opportunities presented by RWA tokenization. By acknowledging and accepting the terms outlined in this disclaimer, you contribute to a more secure and informed investment environment, allowing you to fully benefit from the innovative solutions DAMREV offers.

Thank you for choosing DAMREV. We look forward to partnering with you in exploring the future of asset management through the power of blockchain technology and RWA tokenization.