

Risk Disclaimers for Products

General Product Disclaimer

All products and services offered on MANTRA Zone are solely operated, owned and provided by MD Technologies Limited or its affiliates. This website, and the products and services discussed or offered on it, are not affiliated with or a product of MANTRA Chain Association. By continuing to use this site, you confirm that you understand and agree to the foregoing.

Further, by using MANTRA Zone platform/ web application, you agree to assume full responsibility for the risks associated with it. You expressly understand and agree that neither MD Technologies, nor any person, organization or entity associated with MD Technologies will assume any liability for losses of any user on MANTRA Zone. You further recognize and agree that we are not your agent, advisor or intermediary, and your use of MANTRA Zone or any related products or services do not create any fiduciary duties on our part. Nothing contained on MANTRA Zone, or any information about MANTRA Chain, constitutes legal, financial or commercial advice or is a recommendation to take any action or refrain from taking any action.

Bridge:

Bridging between two blockchain networks involves significant risks, including but not limited to market volatility, transaction errors, smart contract vulnerabilities, and regulatory changes. Historically, bridging activity has been subject to hacks by third parties and risks that are significant even by cryptocurrency standards. Therefore, before accessing and using our MANTRA Bridge UI, which is solely owned and offered by MD Technologies Limited, you must possess, and you affirm and agree that you do possess, the financial and technical sophistication necessary to understand the inherent risks associated with distributed ledger technology generally and bridging activities in particular.

You understand that, when you use MANTRA Bridge UI, you may be subject to a manual verification of up to 24 hours before your ERC-20 OMs can be successfully transferred to MANTRA Chain. During this 24-hour period, you do not have access to your OM Coins.

You further understand that bridge transactions are irreversible in nature. This means that once you initiate a bridge transaction using MANTRA Bridge UI, your ERC-20 OM will be permanently burned and cannot be recovered. Therefore, it is your responsibility to ensure that all details you enter regarding the bridge transactions are accurate and complete. We are not liable for any losses resulting from any errors you may make nor any issues or losses arising from the use of third-party wallets. You acknowledge that the costs, such as gas fees, and speeds associated with transactions over a blockchain, e.g., Ethereum, Solana or MANTRA Chain, can vary significantly and are subject to change without notice.

Regulatory changes are frequent in the cryptocurrency and blockchain financial services industry. These changes can affect how cryptocurrencies are treated by governments, impacting taxation, legality, and operational requirements for cross-chain transactions. It is your responsibility to consult with tax and/or legal professionals to understand how cross-chain transactions may affect your tax obligations. By participating in this process, you further acknowledge that you are doing so at your own risk and that you are aware of the potential financial and legal consequences, which are solely your responsibility. None of MD Technologies or any of its affiliates or related parties will assume or accept any liability for your failure to meet any obligations applicable to you.

Staking:

Staking cryptocurrencies involves significant risks, including but not limited to market volatility, lock-up periods, unbonding periods, slashing penalties, validator reliability issues, potential technical vulnerabilities, and regulatory changes.

An unbonding period is the duration required to withdraw staked OM Coins after initiating the unstaking process. You understand that, during this period, your OM Coins are still technically staked, and you cannot access them.

Slashing penalties are punitive measures imposed on validators (and potentially their delegators) for misconduct or failure to perform their duties properly. This can include actions like double-signing or being offline for extended periods. You understand that, when slashing occurs, a portion of the staked OM Coins can be forfeited, affecting both the validator and those who delegated to them.

Regulatory changes are frequent in the cryptocurrency and blockchain financial services industry. These changes can affect how cryptocurrencies are treated by governments, impacting taxation, legality, and operational requirements for staking. Sudden regulatory shifts can introduce risks to stakers, including changes in how staking rewards are taxed or even potential bans on staking activities.

Past performance by any validator or staking product is not indicative of future results, and there is no guarantee of returns. Users should conduct thorough research and consider their risk tolerance before participating in staking activities. It is advisable to only stake OM Coins that you can afford to lose. The information provided is for informational purposes only and should not be construed as financial advice.

By choosing to stake your OM Coins, you acknowledge that you share the responsibility for the actions of the validators, which may include penalties that could lead to a portion or all of your delegated OM Coins being slashed.

Chakra Pool:

By investing in Chakra Pool, you acknowledge and agree that you will be bound by and will comply with our User Agreement, as updated and amended from time to time. You further understand that regulatory changes encompass new laws or modifications to existing laws that govern the cryptocurrency space. These changes can affect how cryptocurrencies are treated by governments, impacting taxation, legality, and operational requirements for participating in Chakra Pool and claiming your rewards. Sudden regulatory shifts can introduce risks to users, including changes in how claiming your rewards are taxed or even potential bans on Chakra Pool activities.

DEX:

Swap and Liquidity Pools:

Trading in cryptocurrencies using an onchain exchange is an inherently risky activity. You should not invest or trade in securities unless you are prepared to lose some or all of your principal. For example, engaging in cryptocurrency swaps and liquidity pools involves significant risks. By participating in these activities, you affirmatively acknowledge and agree that you understand the risks involved in trading activity, and further agree that any losses you sustain are your responsibility and not the responsibility of MD Technologies

or any of its affiliates. In addition to this general risk, we ask that you review the following paragraphs to better inform yourself of applicable risks:

- <u>Cryptocurrency markets are highly volatile</u>, with prices capable of fluctuating dramatically within short periods. This volatility can lead to potential losses that may exceed your initial investment. Additionally, you may experience impermanent loss, which occurs when the value of your deposited assets changes compared to holding them directly. This could result in lower returns than expected.
- When conducting swaps, you understand that you will be charged a swap fee, which can vary based on market conditions and the specific assets being exchanged. The inherent volatility of cryptocurrency markets can lead to substantial fluctuations in value, resulting in potential losses.
- When you provide liquidity to a liquidity pool, you will receive liquidity pool tokens ("LP Tokens"). However, you understand that merely providing liquidity does not provide you with earnings.
- Our decentralized protocols rely on smart contracts, which may contain
 vulnerabilities or bugs. Exploits could lead to loss of funds, and there is generally
 no recourse for recovery. Furthermore, change of liquidity volume in a pool can
 result in slippage, where the execution price of your swap differs from the
 expected price, potentially leading to unfavorable trading outcomes.
- The regulatory environment for cryptocurrencies is evolving, and changes in laws or regulations may impact the viability of certain platforms or activities, thus posing additional risks to your investments. Utilizing centralized or decentralized platforms also exposes you to risks such as hacking, downtime, or operational failures.
- Engaging in swaps and liquidity pools may have tax consequences. It is your
 responsibility to understand the tax implications in your jurisdiction and report any
 earnings accordingly. Importantly, there are no guarantees of profit when
 participating in these activities, and past performance is not indicative of future
 results.

You should have a thorough understanding of the risks involved in trading and investing in cryptocurrencies. This website does not provide any financial, tax or legal advice. It may be advisable to consult with a financial advisor before engaging in these activities. Ultimately, you are solely responsible for your investment decisions and should never invest more than you can afford to lose.

Please exercise caution and conduct your own research before proceeding.

Claiming - Airdrop:

By participating in the airdrop and claiming your rewards, you acknowledge and accept the following risks and responsibilities:

Volatility of Tokens: The value of any tokens received through the airdrop may experience significant fluctuations. Market conditions, demand, and other factors can affect the price of these tokens, potentially leading to financial losses.

Tax Implications: You are solely responsible for understanding and fulfilling any tax obligations that may arise from receiving tokens through the airdrop. This includes any reporting requirements and payments owed to tax authorities. We do not provide tax advice and are not liable for any tax consequences resulting from your participation.

Compliance with Sanctions: By claiming your rewards, you confirm that you are not a resident of, or located in, any country or jurisdiction that is subject to international sanctions. Participation in the airdrop is prohibited for individuals from such regions, and we reserve the right to deny rewards to those who do not comply.

Wallet Security and Responsibility: You are responsible for the security and management of your own digital wallets. We are not liable for any losses or damages resulting from unauthorized access, theft, or any other issues related to your wallet. It is your responsibility to ensure that you are using a secure wallet compatible with the tokens received.

Finality of Reward Calculations: The calculation of rewards you receive from the airdrop is final and determined solely by us. We reserve all rights regarding the distribution process and the final determination of reward amounts. Any disputes regarding the calculation of rewards will not be entertained.

No Guarantees of Future Value: Participation in the airdrop does not guarantee any future value or benefits associated with the tokens. The success and utility of the tokens will depend on various factors, including market adoption and the performance of the underlying project.

Independent Research: You are encouraged to conduct your own research and due diligence regarding the airdrop and the tokens involved. This includes understanding the project, its objectives, and the associated risks.

By claiming your airdrop rewards, you agree to accept these risks and responsibilities, and you acknowledge that we are not liable for any losses or damages that may arise from your participation.