

RISK DISCLAIMER

No Offer and/or Recommendation

Nothing contained in this marketing material and PTGR AG website (www.ptgr.ch) constitutes a solicitation or offer, or recommendation, to acquire or dispose of any investment or to engage in any other transaction. Information contained in this marketing material (and any of the data and documents that may be downloaded from PTGR AG website), unless otherwise specifically stated, shall not be construed as an offering or solicitation of any products or services, business, financial, investment, hedging, legal, regulatory, tax or accounting advice by PTGR AG, a recommendation or trading idea, or any other type of encouragement to act, invest or divest in a particular manner. This marketing material, any information, data and documents it contains or refer to, are provided for general information purposes only. By downloading any data and/or documents from PTGR website, and in particular the PTGR AG customer registration documents, you acknowledge and agree that PTGR AG makes such documents available to you at your request and discretion only. If you are residing outside of Switzerland, you should take appropriate advice from a suitably qualified professional adviser in the country in which you reside or do business in order to find out if any restrictions are applicable. PTGR AG shall not be responsible for any loss arising from any investment based on a perceived recommendation.

No general availability/suitability

Not all products or services will be available to all investors: they are intended only to customers in those countries and regions where applicable laws and regulations so permit. Cryptocurrency (virtual currency) trading may be subject to restrictions in different countries; residents of those countries and/or certain categories of investors may be not eligible for certain products or services referred to in this marketing material and on PTGR's AG website.

The information contained herein is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation. This marketing material and PTGR's AG website is not intended for use by any person in any jurisdiction where the publication or availability of our services is prohibited, by reason of that person's nationality, residence or otherwise. Persons under these restrictions must not use this marketing material and PTGR's AG website.

General risks in Cryptocurrency (virtual currency) and/or CFD trading on spot and/or margin Trading Cryptocurrency and/or CFD on spot and/or on margin (i.e. using leverage) is not suitable for everyone. Investing in such instruments involves a high degree of risk of



loss. Before trading on spot and/or margin you should be aware of the risks involved due to the fluctuation in the value of such instruments' prices, which can cause fluctuations in the value of your investment. Any type of market or trade speculation that can yield an unusually high return on investment is subject to unusually high risks. Large losses may be suffered within a relatively short period of time due to adverse market movements or to position build-up. Before deciding to enter into Cryptocurrency (virtual currency) or CFD trading on spot and/or margin, you should carefully consider your investment objectives, level of experience, and risk appetite. You should only trade the portion of your own assets you are disposed and cannot afford to lose entirely: only your surplus funds should be placed at risk and if you do not have such surplus funds you should imperatively avoid engaging in trading.

In case of doubts on the risks related to Cryptocurrency (virtual currency) and CFD trading on spot and/or margin you should consult any independent financial advisor and request any necessary information.

Limitation of Liability

If PTGR AG at any time and for any reason, should become liable for the loss of any person and/or entity, including without limitation, if any provision of this disclaimer is, or at any time becomes to any extent or in any circumstances invalid, illegal or unenforceable for any reason, the liability of PTGR AG shall be limited to such person's and/or entity's duly documented direct loss, which for the avoidance of doubt, and without limitation, shall not include damages for any incidental and consequential losses, damages for lost opportunity, damages for lost profit, statutory damages, nominal damages, punitive damages, restitution or disgorgement damages, damages for costs, including legal costs, and damages for any other indirect loss.

Forward-Looking Statements

Where there are statements contained in the PTGR website which are not historical facts, such statements could be based on data obtained as a result of simulated past performance or future performance based on current expectations, estimates, projections, opinions and beliefs of PTGR AG. Such statements involve known and unknown risks, uncertainties and other factors, and undue reliance should not be placed thereon. Additionally, this marketing material and PTGR AG website may contain 'forward-looking statements'. Actual events or results or actual performance may differ materially from those reflected or contemplated in such forward-looking statements. None of any opinions that may be inferred from the contents of this marketing material and PTGR AG website is intended to be relied upon as advice or recommendation of any action. They are intended merely as articulations of personal musings and speculations factually.

Brokerage Service



PTGR AG makes no representation or warranty as to the actual performance of the trades executed on behalf of the investor through PTGR AG brokerage. PTGR AG executes trades on behalf of the client which corresponds to the trades carried out in respect of a client order. Some strategies operate with leverage due to the use of margin products and a high degree of discretion and exposures towards single financial instruments and asset classes, and PTGR AG brokerage service may therefore entail significant risks.

All investments entail risks and may result in both profits and losses. In particular, investments in leveraged products, such as, but not limited to cryptocurrencies, foreign exchange, derivatives and commodities can be very speculative and profits and losses may fluctuate both violently and rapidly. Speculative trading is not suitable for all investors and all recipients should carefully consider their financial situation and consult financial advisor(s) in order to understand the risks involved and ensure the suitability of their situation prior to making any investment, divestment or entering into any transaction.

Past performance is not a guide to future performance and should not be the sole factor of consideration when selecting an investment portfolio or an asset, or a financial instrument. The price of the investments may go up or down and the investor may not get back the amount invested. Your income is not fixed and may fluctuate. The value of investments involving exposure to cryptocurrencies and/or foreign currencies can be affected by exchange rate movements. You are reminded that the levels and bases of, and reliefs from, taxation can change.

PTGR AG shall not be liable for (i) any loss which the investor may suffer as a consequence of the trading and transactions executed by PTGR AG; (ii) any loss suffered or incurred by the investor as a result of or in connection with PTGR's AG provision of brokerage service; (iii) any loss due to actions taken by PTGR AG according to its rights; (iv) any consequential or other indirect loss (including loss of profit and loss of goodwill) suffered or incurred by the investor whether arising from PTGR's AG negligence or otherwise; or (v) any loss exceeding PTGR's AG revenue on the account(s) or cryptocurrency wallet(s) of the client for any 12 month period prior to the client's raising of a claim against PTGR AG.

This material is confidential and should not be copied, distributed, published or reproduced in whole or in part or disclosed by recipients to any other person