

Cryptocurrency Risk Disclosure

NEMOPAY GLOBAL CORP.

Last updated: 28 October 2026

Table of Contents

Cryptocurrency Risk Disclosure.....	1
8.1 Scope of This Disclosure.....	1
8.2 How the Service Works.....	2
8.3 Nature of USDT.....	2
8.4 USDT-Specific Risks.....	2
8.5 Technology and Network Risks.....	3
8.6 Regulatory Risks.....	3
8.7 Not Investment Advice.....	4
8.8 No Deposit Insurance and No Custody.....	4
8.9 Your Responsibilities.....	4
8.10 Contact.....	4

Cryptocurrency Risk Disclosure

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8.1 Scope of This Disclosure

This disclosure applies to one service only: the sale of USDT on the TRON network (TRC20) by NEMOPAY GLOBAL CORP. (“NEMOPAY”) to its clients. NEMOPAY is registered with FINTRAC as a Money Services Business dealing in virtual currencies (MSB Registration No. C100001197).

NEMOPAY does not offer any other virtual currency or network, does not offer USDC, and does not buy, exchange, transfer or keep virtual currency for clients in any other way. NEMOPAY’s cross-border business payments service is covered by the Terms & Conditions and the Risk & Compliance Disclosure.

The service is available only to businesses, and individuals acting for business purposes, established or resident in Canada, excluding Quebec, or in the European Union or European Economic Area. It is not offered to persons in the United Kingdom.

8.2 How the Service Works

NEMOPAY sells USDT as principal from its own inventory, which it buys with its own funds from approved regulated exchanges and over-the-counter desks.

Before each sale NEMOPAY gives you a firm all-in quote, including NEMOPAY's spread set in your fee schedule. The sale takes place only if you accept the quote within its validity period.

You pay the price from a bank account in your own name to NEMOPAY's operating account.

After it receives the price and completes its compliance checks, NEMOPAY sends the USDT from its own wallet to your own wallet, whose ownership NEMOPAY has verified, or to a beneficiary at a licensed virtual asset service provider that supports the travel rule.

The transfer is irreversible once sent.

NEMOPAY does not keep USDT for you, does not buy USDT back from you and does not accept virtual currency from you.

8.3 Nature of USDT

USDT is a stablecoin issued by Tether, a private company. It is not issued by NEMOPAY, a central bank or a government and it is not legal tender. USDT aims to keep a value of one United States dollar, supported by reserve assets managed by its issuer. Your rights in relation to USDT, including any right to redeem it, depend on the issuer's terms and are against the issuer, not against NEMOPAY. Direct redemption with the issuer is generally available only to customers the issuer has verified and may be subject to minimum amounts and fees.

USDT is not a deposit and is not Canadian dollars, euros or any other fiat currency.

8.4 USDT-Specific Risks

Issuer freeze: the issuer of USDT can freeze USDT at any wallet address, for example at the request of law enforcement or because of sanctions. Frozen USDT cannot be transferred or used. NEMOPAY has no control over the issuer and cannot reverse a freeze.

Loss of the peg (depeg): the market value of USDT may fall below one United States dollar, for a short time or permanently, for example because of doubts about the issuer's reserves, problems with redemptions, the issuer's financial difficulty or regulatory action against the issuer.

Issuer and reserve risk: the value of USDT depends on the issuer's reserves, management and solvency. Information on the reserves is published by the issuer and is not guaranteed by NEMOPAY.

Wrong network: USDT exists on several blockchain networks. NEMOPAY sends USDT only on the TRON network (TRC20). If the receiving wallet or provider does not support USDT on TRON, or the address belongs to another network, the USDT may be permanently lost. You must confirm before each transfer that the receiving wallet or provider supports USDT on TRON.

TRON network fees: transfers on TRON consume network resources that are paid for in TRX, the network's own token. NEMOPAY pays the network fee for the transfer it

sends, and that cost is included in the all-in quote. To move USDT onward from your wallet, you need TRX or network resources of your own. Network fees are set by the network and may change.

US dollar exposure: USDT tracks the United States dollar. If you measure value in Canadian dollars, euros or another currency, the value of USDT in that currency will change with exchange rates.

8.5 Technology and Network Risks

USDT transfers are processed on the TRON blockchain, which is not under NEMOPAY's control.

Irreversibility: a transfer cannot be reversed once sent. An incorrect wallet address or network can result in permanent loss.

Network congestion and outages: high activity or a failure of the network may delay transfers or increase fees.

Protocol changes: the TRON network may change its rules, which may affect transfers or fees. Blocks on the TRON network are produced by a small number of elected block producers, which concentrates control of the network.

Wallet and key risk: you control your own wallet. If you lose your private key or recovery phrase, you lose access to your USDT. NEMOPAY cannot recover it.

Cybersecurity and fraud: wallets and users may be targeted by hacking, phishing and address poisoning, where an attacker sends a small transfer from an address that resembles a genuine one so that it is copied by mistake. Always check the full address. NEMOPAY will never ask for your private key or recovery phrase.

8.6 Regulatory Risks

The legal treatment of stablecoins is changing in Canada, in the European Union and elsewhere. Changes in law or regulatory action may restrict or stop the sale of USDT, or change how and to whom NEMOPAY may sell it.

Canada: NEMOPAY's sale of USDT is carried out under its FINTRAC registration for dealing in virtual currencies, and all of NEMOPAY's anti-money laundering obligations apply to it. Canada's Stablecoin Act, which received Royal Assent in March 2026, creates a federal framework for stablecoins. Regulations under that Act, related changes to the retail payments framework, and the approach of Canadian securities regulators to stablecoins may affect which stablecoins NEMOPAY may sell and on what terms.

European Union and European Economic Area: NEMOPAY is not a crypto-asset service provider authorized under the EU Markets in Crypto-Assets Regulation ("MiCA"). USDT is not an e-money token authorized under MiCA, and crypto-asset service providers authorized in the EU have restricted services involving it. NEMOPAY provides the service to clients in the EU and EEA from Canada. Its Canadian registration is not an authorization in the EU or EEA. Clients therefore do not receive the protections that MiCA gives to clients of authorized crypto-asset service providers and to owners of authorized e-money tokens, such as supervision of the provider by an EU authority and a right of redemption at par against an authorized issuer.

United Kingdom: NEMOPAY is not registered or authorized by the Financial Conduct Authority. The service is not offered to persons in the United Kingdom, and nothing on this website is directed at persons in the United Kingdom or is an invitation or inducement to engage in cryptoasset activity there.

Tax: buying and using USDT may have tax consequences for you. NEMOPAY does not give tax advice.

8.7 Not Investment Advice

NEMOPAY does not provide investment, tax, financial or legal advice. Nothing in this disclosure or on NEMOPAY's website is a recommendation to buy or use USDT. NEMOPAY sells USDT to clients who need it for their business, for example to pay a supplier, and does not promote it as an investment.

8.8 No Deposit Insurance and No Custody

USDT bought from NEMOPAY is not a deposit and is not insured by the Canada Deposit Insurance Corporation ("CDIC") or any equivalent scheme. NEMOPAY does not keep USDT for clients. Once sent, the USDT is in your wallet or with the receiving provider, and NEMOPAY has no control over it.

8.9 Your Responsibilities

Before using the service, you should:

Read this disclosure and make sure you understand the risks of USDT and the irreversibility of transfers.

Check every wallet address and confirm that the receiving wallet or provider supports USDT on the TRON network.

Nominate only wallets that belong to you, or beneficiaries at licensed virtual asset service providers, and provide the evidence of wallet ownership that NEMOPAY asks for.

Keep your wallet, private keys and recovery phrase secure and tell NEMOPAY promptly if a nominated wallet is compromised or no longer under your control.

Use the service only for your own business purposes.

NEMOPAY may decline or cancel a USDT sale, or refuse a destination wallet, where required by law, sanctions controls, anti-money laundering controls or the results of blockchain analytics screening. NEMOPAY cannot reverse a USDT transfer once it is sent.

8.10 Contact

Field	Value
Questions about the USDT service	support@nemopay.io
Compliance matters	compliance@nemopay.io
Address	NEMOPAY GLOBAL CORP., 1100 W 73rd Ave, Vancouver, BC V6P 6G5, Canada