

RISK DISCLOSURE STATEMENT

Trade Lumora Pty Ltd

ACN 690 260 390 | ABN 21 690 260 390

Effective Date: 23 March 2026

1. General

1.1 This Risk Disclosure Statement (**RDS**) is provided by Trade Lumora Pty Ltd (ACN 690 260 390; ABN 21 690 260 390) (**Trade Lumora, TL, we, us or our**) and forms part of our Terms and Conditions.

1.2 This RDS is designed to help you understand the risks associated with trading, holding, depositing, and withdrawing Crypto Assets through the Platform. It is not exhaustive and does not purport to describe all of the risks involved.

1.3 You should carefully consider whether trading Crypto Assets is appropriate for you in light of your personal circumstances, financial situation, objectives, and risk tolerance. You should seek independent financial, legal, and tax advice before using our services.

1.4 Crypto Assets are volatile and high-risk. You may lose some or all of the value of your Crypto Assets. You should only trade with funds you can afford to lose entirely.

1.5 Trade Lumora does not provide financial advice, investment advice, taxation advice, or legal advice. Nothing on the Platform constitutes a recommendation to buy, sell, or hold any Crypto Assets.

2. Risks Related to Crypto Assets Generally

2.1 Price Volatility

The price of Crypto Assets can be extremely volatile and may fluctuate significantly over short periods of time. Price movements can be driven by a wide range of factors, many of which are outside the control of Trade Lumora, including market sentiment, regulatory developments, macroeconomic conditions, technological changes, media coverage, and speculative activity. The value of your Crypto Assets may decline rapidly and without warning, and you may suffer a total loss of your investment.

2.2 Regulatory Risk

The regulatory environment for Crypto Assets in Australia and internationally is evolving and uncertain. Governments and regulatory bodies may introduce new laws, regulations, or policies that adversely affect the value, use, transfer, exchange, or storage of Crypto Assets, or that restrict or prohibit the operation of Crypto Assets exchanges. Such changes may occur with little or no advance notice. Trade Lumora may be required to comply with new regulations that affect the services it provides to you, including by suspending, restricting, or terminating services.

2.3 Technology Risk

Crypto Assets are based on complex technology, including blockchain and cryptographic protocols. These technologies may contain bugs, vulnerabilities, or design flaws that could be exploited by malicious actors, resulting in the loss or theft of Crypto Assets. Software upgrades, protocol changes, or “hard forks” may occur that materially alter the characteristics, value, or availability of a Crypto Asset. There is no guarantee that any blockchain network will continue to operate as intended.

2.4 Irreversibility of Transactions

Transactions on blockchain networks are generally irreversible once confirmed. If you send Crypto Assets to the wrong wallet address, or if you enter incorrect transaction details, the Crypto Assets may be permanently and irrecoverably lost. Trade Lumora is unable to reverse or recover Crypto Assets that have been confirmed on a blockchain network.

2.5 Fork Risk

Blockchain networks may be subject to “forks,” which occur when the underlying software protocol is modified. Forks may result in the creation of a new, separate Crypto Assets. The occurrence of a fork may materially affect the value, function, or availability of the original Crypto Assets. Trade Lumora may not support all forks and does not guarantee that you will receive any assets resulting from a fork.

2.6 Liquidity Risk

Crypto Asset markets may have limited liquidity, particularly for lesser-known or newly listed assets. Limited liquidity may result in wider bid-ask spreads, delayed execution, or an inability to execute transactions at a desired price. In extreme market conditions, liquidity may dry up entirely, making it impossible to buy or sell a particular Crypto Asset.

2.7 Legal Status and Acceptance

Crypto Assets are not legal tender in Australia or in most other jurisdictions. There is no guarantee that Crypto Assets will be accepted as a means of payment or exchange by any merchant, business, or government. The legal status of Crypto Assets varies by jurisdiction and is subject to change.

2.8 Taxation Risk

The tax treatment of Crypto Assets in Australia is complex and evolving. Buying, selling, exchanging, and holding Crypto Assets may give rise to capital gains tax, income tax, goods and services tax, or other tax obligations. You are solely responsible for understanding and complying with your tax obligations. Trade Lumora does not provide tax advice.

2.9 No Government Guarantee or Insurance

Crypto Assets are not backed by any government, central bank, or financial institution. There is no government deposit guarantee scheme, compensation scheme, or insurance policy that protects the value of Crypto Assets or guarantees the return of your investment. If Trade Lumora becomes insolvent, you may lose some or all of the Crypto Assets and Fiat Currency held in your Account.

2.10 Cybersecurity Risk

Crypto Asset platforms, wallets, and blockchain networks are targets for cyberattacks, including hacking, phishing, malware, ransomware, and distributed denial-of-service (DDoS) attacks. Despite the implementation of security measures, there is a risk that Trade Lumora’s systems, or the systems of its third-party service providers, may be compromised, resulting in the loss, theft, or unauthorised access to Crypto Assets or personal information.

3. Risks Related to Using Trade Lumora’s Services

3.1 Custodial Risk

Trade Lumora maintains Hosted Wallets on your behalf and controls the private keys associated with those wallets. While Trade Lumora uses reasonable endeavours to safeguard your Crypto Assets, you acknowledge that entrusting a third party with custody of your Crypto Assets carries inherent risks, including the risk of loss due to hacking, technical failure, operational error, or insolvency. Trade Lumora does not guarantee the safety or security of Crypto Assets held in Hosted Wallets.

3.2 Counterparty Risk

Trade Lumora acts as principal (not as agent) in all transactions. When you accept a Quote, you are entering into a direct transaction with Trade Lumora. Your ability to complete transactions is dependent on Trade Lumora's ongoing solvency and operational capacity. In the event that Trade Lumora becomes unable to meet its obligations, you may suffer a loss.

3.3 Execution Risk

While Trade Lumora uses reasonable endeavours to execute accepted Quotes promptly, there is a risk that transactions may be delayed, suspended, or not executed due to factors including (without limitation) market volatility, liquidity constraints, system failures, blockchain network congestion, or compliance holds. Trade Lumora does not guarantee that any Quote will be available, or that any accepted Quote will be executed.

3.4 Pricing Risk

Indicative prices displayed on the Platform are for reference only and may differ from the prices at which transactions are actually executed. Prices are sourced from third-party liquidity providers and may not reflect the prices available on other platforms or exchanges. In times of extreme volatility, prices may move significantly between the time a Quote is requested and the time it is accepted.

3.5 Platform Availability

The Platform is provided on an "as is" and "as available" basis. Trade Lumora does not guarantee continuous, uninterrupted, or error-free access to the Platform. The Platform may be unavailable due to scheduled maintenance, unscheduled outages, system failures, cyberattacks, or Force Majeure Events. During periods of unavailability, you may not be able to access your Account, request Quotes, execute Orders, or withdraw assets.

3.6 Third-Party Risk

Trade Lumora relies on third-party service providers, including liquidity providers, identity verification providers, payment processors, and cloud hosting providers. The performance, availability, and security of the Platform depends in part on the performance of these third parties. Trade Lumora is not responsible for the acts or omissions of its third-party service providers, and their failure or delay may affect your ability to use the Platform.

3.7 Commingling Risk

Trade Lumora may commingle Crypto Assets held in Hosted Wallets with Crypto Assets held on behalf of other customers. While Trade Lumora maintains records to identify the Crypto

Assets attributable to each customer, commingling may expose you to risks in the event of operational error, insolvency, or legal proceedings.

3.8 Delisting Risk

Trade Lumora may delist a Supported Asset at any time, with or without prior notice. If a Crypto Asset is delisted, you may have a limited period to withdraw or sell the affected asset. After the withdrawal period expires, Trade Lumora may liquidate any remaining holdings at the prevailing market rate, which may result in a loss.

3.9 Error and Clawback Risk

In the event of a platform error, software glitch, or pricing error, Trade Lumora may reverse or unwind transactions and deduct assets from your Account. You should not rely on assets received as a result of an apparent error.

4. Acknowledgement

4.1 By using the Platform, you acknowledge and confirm that:

- (a) you have read, understood, and accepted this Risk Disclosure Statement;
- (b) you understand the risks associated with trading, holding, depositing, and withdrawing Crypto Assets;
- (c) you accept that Crypto Assets are a volatile and high-risk asset class and that you may lose some or all of your investment;
- (d) you have made your own independent assessment of the suitability of Trade Lumora's services for your purposes and are not relying on any communication from Trade Lumora as financial, investment, legal, or tax advice;
- (e) you are solely responsible for your own trading decisions and for any Loss you may incur; and
- (f) you will seek independent professional advice where appropriate.

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