

Legal Disclaimer and Risk Caution

Participating in an IDO is a high-risk activity. This IDO in particular is only aimed at experienced professionals who are used to blockchain technology, cryptocurrency trading and trading other marketing instruments. By participating in this IDO, the purchaser is aware and accepts the risks related to security, the potential lack of technical and economic results and the total or partial loss of its capital. Finally, the purchaser declares being aware of the legal uncertainty of this type of transaction and to have conducted his own legal guidance according to the applicable law to which he subscribes. Indeed, the token grants no financial (income, capital or dividend) or voting rights in the company. The token is a crypto-asset issued by DAB Foundation (Company) through the IDO and used by the members of the Smartcredit.io platform and community. No other rights are transferred upon the IDO. Precisely, the Company's only obligation is to distribute the SMARTCREDIT token under the conditions defined in the official publications.

Sales restriction

Due to national legislation, participants from the following countries are not allowed to participate in the IDO: "US person" (as per [this definition](#)), Canada, South Korea, Burma, Cote D'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Sudan, Syria, and Zimbabwe, Singapore and China. This prohibition applies to all types of people (moral, physical, agent, etc.) and to any indirect participation (via a proxy, a name loan, a limited company, etc.). By participating in the IDO, the purchaser agrees to the legal disclaimer and, especially, that he respects the above provisions community.

Warnings

Warnings IDOs are high risk operations because of their experimental nature. By participating in this operation, participants declare to understand and assume the following risks:

- the lack of regulation: the purchaser agrees not to benefit from any guarantees associated with IPOs on regulated financial markets or other regulated financial investments;
- capital loss: the purchaser accepts the risk of a total or partial capital loss in cryptocurrency or in the token;
- volatility or market risk: the value of tokens, just like that of cryptocurrencies in general, can be extremely volatile and subject to significant, and largely unforeseeable fluctuations. Moreover, the market or markets on which these tokens are traded do not offer the same guarantees that are generally applicable to conventional financial markets.