

# **RISK DISCLOSURE**

*(PROFITERA PRIVATE LIMITED – India & MOA Aligned)*

This Risk Disclosure is issued to provide users, participants, affiliates, partners, and franchisees with a clear understanding of the potential risks associated with accessing or using the platform operated by **PROFITERA PRIVATE LIMITED** (“Company”, “we”, “us”, “our”).

By accessing, registering, or participating on the platform, you expressly acknowledge, understand, and accept the risks described below.

## **1. General Platform Risk**

The Company operates a **technology-enabled business platform**.

All platform features, services, modules, incentives, credits, utilities, and participation mechanisms are subject to change, modification, suspension, or discontinuation based on:

- Business requirements
- Technical considerations
- Operational constraints
- Legal or regulatory developments

The Company does not guarantee the permanent availability of any specific feature or structure.

## **2. Incentives & Earnings Risk**

- Incentives, rewards, or earnings (if any) are **performance-based and conditional**, linked to verified platform activity and compliance
- There is **no assurance or guarantee** regarding the continuity, frequency, amount, or availability of incentives
- Past performance, illustrations, examples, or historical activity **do not guarantee future outcomes**

Participation should not be based on expectations of recurring or predictable earnings.

### 3. Wallet & Settlement Risk

- Wallet balances reflected on the platform are **internal platform credits only** and **do not constitute bank deposits, stored value, or financial instruments**
- Settlement or withdrawal eligibility is subject to:
  - Successful KYC verification
  - Platform rules and compliance checks
  - Prescribed settlement schedules
  - Applicable fees, deductions, and taxes
- Settlement timelines may vary due to operational, compliance, banking, or technical factors

The Company does not guarantee instant or on-demand settlement.

### 4. Utility Token Risk

- Utility tokens (including **LELO**) are designed **solely for internal platform usage**
- Such tokens:
  - Do **not** represent investment products, securities, ownership interests, or profit-sharing rights
  - Have **no guaranteed monetary value**
  - Are **not redeemable as cash except where expressly permitted under platform rules**
- Any reference to potential future utilities, integrations, or enhancements is **indicative only** and not a commitment

### 5. Technical & Operational Risk

Platform access and functionality may be affected by:

- System maintenance, upgrades, or technical enhancements
- Internet, network, hosting, or infrastructure disruptions
- Cybersecurity incidents or attempted unauthorised access
- Events qualifying as Force Majeure

The Company does **not** guarantee uninterrupted, error-free, or continuous access to the platform.

## 6. Regulatory & Legal Risk

Changes in applicable laws, regulations, government policies, or regulatory interpretations may impact:

- Platform features or modules
- Wallet usage or settlement processes
- Participation eligibility or operational procedures

To ensure compliance, the Company may modify, restrict, suspend, or discontinue services without prior notice.

## 7. User Responsibility

Users are solely responsible for:

- Understanding and complying with platform rules, policies, and agreements
- Maintaining accurate, complete, and up-to-date account and KYC information
- Ensuring that their participation is lawful under the laws of their jurisdiction

Failure to comply may result in suspension, termination, or withholding of benefits.

## 8. No Financial or Professional Advice

Nothing on the platform, website, communications, or materials of **PROFITERA PRIVATE LIMITED** constitutes:

- Financial advice
- Investment advice
- Legal advice
- Tax or professional advice

Users should seek independent professional advice before making any decisions based on platform participation.

## **9. Updates to Risk Disclosure**

The Company reserves the right to amend, modify, or update this Risk Disclosure at any time. All updates shall be effective immediately upon publication on the official platform.

## **10. Governing Law**

This Risk Disclosure shall be governed by and construed in accordance with the laws of India.

### **Contact (Risk Disclosure Queries Only)**



[support@profitera.net](mailto:support@profitera.net)