

⚠ 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)

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