

Walluta Utility Coin (WUC)

Risk Notice

General Notice

Before acquiring Walluta Utility Coins, potential buyers should carefully read the following risk notices and consider these factors in their purchase decision. If necessary, they should seek independent professional advice. The risks listed below may be incomplete and are not intended to cover all potential risks associated with the acquisition, possession, or use of Walluta Utility Coins, Walluta Europe, or the technologies employed.

The Walluta Utility Coin is a pure voucher token (Utility Token), which can only be redeemed for services provided by Walluta Europe or affiliated partners of Walluta Europe. It is not a financial instrument or any other type of investment product. The risks listed below may occur individually, or multiple risks may occur simultaneously, influencing and intensifying each other.

Risks Associated with the Technology Used

Ethereum Blockchain

Since Walluta Utility Coins are issued on the public Ethereum blockchain, any technical difficulty, malfunction, or breakdown of the Ethereum blockchain could hinder or prevent the issuance of the coins to customers or their transfer to Walluta Europe or a third party, rendering Walluta Utility Coins non-functional or worthless.

The blockchain technology and all related technological components are still in an early stage of development and may contain errors and risks that are unknown at the time of this risk notice, potentially leading to unforeseeable consequences in the future. In the worst-case scenario, this could result in the loss of Walluta Utility Coins and, thus, the loss of all claims for voucher services against Walluta Europe.

Blockchain technology, the Ethereum network, and the wallets of buyers can be subject to attacks by unauthorized third parties (so-called hacking). Due to the inherent anonymity of blockchain technology, it may be nearly impossible to track down perpetrators. Such attacks can lead to the loss of Walluta Utility Coins.

Wallet and Private Key

The loss or theft of access credentials or usernames for the software or hardware used, or the loss of the private key in the case of personal custody, can result in the buyer no longer being able to access tokens stored in their personal electronic wallet (wallet), leading to a permanent loss. Third parties who gain access to the buyer's private key could take control of the Walluta Utility Coins stored in the buyer's wallet. Walluta Europe cannot be held responsible for the loss of private keys. Therefore, buyers must securely store their private keys to prevent unauthorized third-party access. Additionally, any wallet provided by the buyer for receiving Walluta Utility Coins must be compatible with Ethereum assets; otherwise, they will not be able to receive or later transfer Walluta Utility Coins. If tokens are transferred to an Ethereum-incompatible wallet, the acquired Walluta Utility Coins may be lost.

Processed Personal Data

It is also possible that personal data of Walluta Utility Coin buyers, processed during registration on the online exchange www.walluta.app, could be stolen and misused for illegal purposes.

Risks Associated with Walluta Europe

Financing

Revenue from the sale of Walluta Utility Coins represents a significant source of income in Walluta Europe's business plan for the development and expansion of the online exchange at www.walluta.app. If Walluta Europe fails to raise sufficient capital from the sale of Walluta Utility Coins, it may have to discontinue planned projects entirely or in part, or even file for bankruptcy if the funds generated from existing operations are insufficient to maintain the business and the development of the online exchange, and no alternative financial sources are available. This could lead to the restricted availability of services in exchange for Walluta Utility Coins or the complete loss of value of the acquired Walluta Utility Coins.

Risks Associated with Walluta Utility Coins

Regulation

Walluta Europe assumes that the sale of Walluta Utility Coins and their redemption for services provided by Walluta Europe, as pure voucher tokens (Utility Tokens), are currently not subject to

specific regulations in Europe. However, the regulatory and legal framework for blockchain-based tokens, blockchain technologies, and smart contracts is still rapidly developing, with new laws and regulations being passed and evolving interpretations by authorities and courts. It cannot be ruled out that, due to legislative developments and/or decisions by authorities or courts, Walluta Utility Coins may become subject to regulation or legal restrictions or even banned altogether, especially if regulatory requirements are not met regarding the sale, purchase, management, trade, or redemption. This could result in limited usability or the complete loss of value of Walluta Utility Coins.

Unlike tokens that qualify as investment assets, securities, or investment products, Walluta Utility Coins, as Utility Tokens, are not subject to specific regulations that would require the creation of a prospectus (e.g., a securities or investment prospectus) approved by a regulatory authority. The documents accompanying the issuance of Walluta Utility Coins, including this risk notice and the white paper on Walluta Utility Coin, are not part of such regulated documents and have not been submitted for approval by any regulatory authority. Therefore, buyers of Walluta Utility Coins cannot rely on information documents that are subject to regulatory oversight in their purchase decision.

Redemption, Tradability

Walluta Utility Coins are exclusively designed as vouchers redeemable for services provided by Walluta Europe, which are offered solely to holders of Walluta Utility Coins on the online portal www.walluta.app. They have no other purposes. Other than the potential legal right of withdrawal under statutory provisions, buyers are not granted the right to return purchased Walluta Utility Coins for a refund of the purchase price. Walluta Europe does not plan to apply for Walluta Utility Coins to be traded on regulated markets or any equivalent markets. Even if Walluta Utility Coins could

potentially be traded on a secondary market, there is a risk that no buyer will be found who is willing to purchase Walluta Utility Coins for the original purchase price or any part of it, or in exchange for payment in euros or another fiat currency. Consequently, buyers may not be able to recover the purchase price they paid for Walluta Utility Coins, either fully or partially.

Conversely, it is not excluded that, for various reasons, active trading of Walluta Utility Coins may develop, for example, on so-called cryptocurrency exchanges. This could lead to the Walluta Utility Coin no longer having the characteristics of a simple voucher, which may cause regulatory authorities to no longer recognize it as a mere voucher, potentially subjecting the Walluta Utility Coin to regulation with the aforementioned consequences.

Property and Administrative Rights

As a pure voucher token (Utility Token), Walluta Utility Coins can only be redeemed for services offered by Walluta Europe on the online exchange www.walluta.app. Walluta Utility Coins do not grant property or administrative rights with respect to Walluta Europe, meaning they do not entitle holders to participate in profit or loss sharing, asset development, voting rights, shareholder meetings, or management decisions of Walluta Europe.