

# Crypto-Asset Services Disclaimer

## Regulatory Status of Crypto-Asset Services

Crypto-asset services are provided exclusively by **SPEKA PAYMENTS CORP.**, Company number **BC1383565**, a company incorporated in Canada and authorised by the **Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)** as a **Money Services Business (MSB)**. MSB registration number: M22046940.

SPEKA PAYMENTS CORP. provides crypto-asset services solely under its Canadian regulatory status.

SPEKA PAYMENTS CORP. is **not authorised** as a Crypto-Asset Service Provider (CASP) under **Regulation (EU) 2023/1114 on Markets in Crypto-Assets (“MiCA”)**.

Crypto-asset services provided by SPEKA PAYMENTS CORP. are **not regulated under MiCA**, are **not marketed in the European Union**, and do **not benefit from any EU investor protection, compensation, or guarantee schemes**.

## Jurisdictional Limitations

Crypto-asset services are provided **outside the European Union** and are **not offered to residents of the European Union**.

Users who are residents of, or located in, the European Union are **not eligible** to access or use crypto-asset services. Access to crypto-asset services may be restricted based on a user’s jurisdiction, residency, or other regulatory considerations.

## No Offer or Solicitation in the European Union

Nothing on this website, platform, or within the SharPay services shall be construed as an offer, solicitation, or marketing of crypto-asset services to residents of the European Union or within any jurisdiction where such services are prohibited or require local authorisation.

## User Responsibility

Users are solely responsible for:

- determining whether access to crypto-asset services is lawful in their jurisdiction;
- complying with all applicable laws, regulations, and tax obligations;
- ensuring that they are not residents of the European Union when accessing crypto-asset services.

By accessing or using crypto-asset services, users confirm and represent that they are not residents of the European Union.

## Relationship with Other Legal Documents

This Crypto-Asset Services Disclaimer should be read together with:

- the **Risk Warning**;
- the applicable **Terms and Conditions**;
- the **AML/CTF Policy**;
- and other legal notices published on the website.

In the event of any inconsistency, this Disclaimer shall prevail with respect to crypto-asset regulatory and jurisdictional matters.