

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.