

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”) and is not authorised or regulated by the UK Financial Conduct Authority (FCA) for the provision of crypto-asset services.

Crypto-asset services are not regulated under MiCA or UK crypto-asset regulatory frameworks, are not marketed in the European Union or the United Kingdom, and do not benefit from any EU or UK investor protection, compensation, or guarantee schemes.

Jurisdictional Limitations

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

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

No Offer or Solicitation

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 the United Kingdom, 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 or the United Kingdom 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 or the United Kingdom.

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.