

Risk Factor

Velos Global Markets Pty Ltd hereby reminds you that shall not be held responsible, and you shall be solely responsible for the loss or liability caused by the following risks of investment:

1. Market risk:

You should be aware that due to the volatility of financial markets, investment may go up or down, and investors will face certain market risks (including possible loss of significant proportion of or all of the principal invested sum) when investing.

2. Credit risk:

When you make any investment, you may face situation when the company is unable to meet its financial demands or debt, hence the risk of not being able to be paid on time and potential default by the borrower. In these events, you may suffer losses in respect of your investment principal and income.

3. Liquidity risk:

If you have liquidity demand during the investment period, you may face liquidity risk that the investment product holding period does not match the capital demand date.

4. Policy regulatory risks:

Changes in laws, regulations, and related policies and

rules may result in failure to realize your transactions, and you may suffer losses as a result.

5. Management risk:

Restrictions on the experience, skills, judgment, execution, etc. of the management may have an impact on the operation and management of the investment, and therefore there is a risk of affecting the expected return.

6. Operational risk:

Risks caused by your faulty operations, including but not limited to: decision—making mistakes, improper operation, forgotten or leaked accounts and passwords, passwords being cracked by others, computer systems or mobile phones you use are invaded by third parties, loss caused by malicious or improper operation of others when you entrust others to act as agents.

7. Information transmission risk:

You should promptly notify the manager of any changes of contact information you provided to us. If you do not promptly notify us the change of contact information, the investment manager may not be able to contact you when necessary, which may affect your investment decisions, and you shall be solely responsible for and the resulting responsibilities and risk.

