

## **Disclaimer**

The website and white paper prepared by Etherecash is for elaboration, description and for informational purposes only, and is not an offer or a solicitation to buy or sell any securities or to invest in any financial instruments. The registration on the Etherecash platform permits access to the services provided by the platform as detailed herein. Registration is not intended to afford the holder any rights in, or claims to, any of the assets of Etherecash or to in any way share in any profits that the platform may achieve. Interested parties acknowledge agreeing to the Consent to Use Electronic Records, Privacy Policy and Terms and Conditions. The white paper or content on this website is subject to change at any time without notification. The white paper and website describes the current plan and vision for the Etherecash platform. While we intend to attempt to realize this vision, please recognize that it is dependent on quite a number of factors and subject to quite a number of risks. We do not guarantee, represent or warrant any of the statements in the white paper or website, because they are based on our current beliefs, expectations and assumptions, about which there can be no assurance due to various anticipated and unanticipated events that may occur. Please know that we plan to work hard in seeking to achieve the vision laid out in the white paper and website, but that you cannot rely on any of it coming true. Blockchain, cryptocurrencies and other aspects of our technology and these markets are in their infancy and will be subject to many challenges, competition and a changing environment. We will try to update our community as things grow and change, but Etherecash v1.0.0 Page 40 of 45 undertake no obligation to do so. Interested parties acknowledge that the Etherecash platform, as described herein, may never in fact operate as intended. Parties also acknowledge that all services and scope of work proposed in this white paper is subject to any licensing required.

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The content, both written and graphic may be historical or forward looking and therefore should not be relied upon. The content is based on assumptions and therefore uses words such as 'expects', 'intends', 'will', 'can', 'should' or similar expressions. The assumptions drawn in this document are based on past trends and data from third parties and other sources, which were believed to be reasonable at the time they were made. However, they still involve unknown risks and uncertainties, as it is impossible to predict anything outside of our immediate control including economic factors. Individuals and investors are requested to carefully consider the risks, costs and benefits of acquiring the token through this crowd sale as opposed to through a third-party exchange, once operational.

## **Terms of Purchase**

All purchases of Etherecash tokens are non-refundable. Ownership of Etherecash token does not represent any future governance of the platform. By purchasing the Etherecash token you acknowledge that you have carefully reviewed the Terms of Purchase and fully understand the risks, and are permitted by law to purchase the token in your current given jurisdiction. You further represent and warrant that you are of legal age to be bound by these terms and will not hold the company, its representatives, founders, affiliates or advisors, now or in the future liable for any losses or damages arising out of the purchase or sale of this Etherecash token. The purchaser will take sole responsibility for any risks associated with the purchase of Etherecash token and represents and warrants that the purchase is to support the development of the project, that it is not for the purpose of speculative investment, that the purchaser has done proper research on the company and its scope of work and has an understanding of the usage and complexities of the cryptographic token, the blockchain technology, the Ethereum platform and the smart contract concept and deployment. At the time of purchasing the Etherecash token on the Etherecash website, a complete and detailed Terms and Conditions shall be presented to the purchaser, which must be agreed to by the purchaser to proceed with the purchase of the Etherecash token. The KYC (Know Your Customer) and AML (Anti-Money Laundering) requirements must be adhered to and fulfilled by the purchaser as per the requirements mentioned at the time of purchase.

The Etherecash platform is intended to be developed as per the scope of work contained herein, on the successful completion of the ICO, however the project scope, budget and deadlines are open to change at any time and should not be deemed as final.

## **Legal, Regulatory and Compliance**

Some of the elements of the whitepaper shall be governed by international legal terms. The Etherecash community extensively believes in best practice policies and procedures intended to ensure legal and regulatory compliance. Every registered user shall have to comply with the AML and KYC norms with respect to the global standards. Etherecash is committed to maintaining compliance with laws, regulation, and licensing with governing bodies to achieve sustainable growth. We believe in random securitization of the profiles of lenders and borrowers periodically. We intend to prepare a list of elevated risk profiles and would likely distribute and supply those information to government agencies as per their demand. Although, our platform is in no way responsible for risk management of lenders and borrowers engaged on our platform. Our platform will enforce the rules and regulation related to lending, the Truth-in Lending Act, user protection act, data security and deceptive business practices and other procedure intended as legal and regulatory compliance in the countries where our platform is operational. We desire to act with the highest standards of integrity, honesty, and accountability. Etherecash platform currently does not support registration for citizens and tax residents from the following countries:

- United States of America, New Zealand, Canada
- Somalia, Lebanon, Pakistan, Nepal, South Korea
- Central African Republic, Switzerland, China, Bangladesh

The Etherecash token shall not be offered for sale or sold to any person who is resident or situated in any state or jurisdiction where such transactions are not applicable by law or require specific licensing or regulatory approvals. Participating persons are independently responsible to determine such restrictions applicable to them directly and comply with them.