



Crypto-Asset Risk Warnings

VERSION 1.0 · EFFECTIVE FROM 1 SEPTEMBER 2026 · LAST REVIEWED 22 JULY 2026

Settlement on the platform uses regulated stablecoins. Please read these risks before you use the service.

1. You transact in your own currency, but settlement uses stablecoins. In the ordinary flow you send and receive value in your own currency and do not hold crypto-assets. Settlement happens in the background using USDC, issued by Circle Internet Financial, and EURC, issued by Circle Mint Europe SAS, on public blockchains — Solana plus multiple EVM-compatible chains, including Polygon PoS, with additional networks added over time.

2. A stablecoin can lose its value. A stablecoin is designed to hold a steady value, but that is not guaranteed and it can in rare cases lose its stable value. That residual risk sits with you.

3. Settlement is final. Once a transfer settles on the blockchain it cannot be reversed. Check the recipient details before you confirm.

4. Technology and network risk. Blockchain networks can face congestion, outages or technical faults that delay settlement.

5. Where your funds sit. Funds in the flow are held by our licensed Partner, not by CashXChain. Their safety depends on the Partner meeting its safeguarding duties.

6. The rules may change. The rules for crypto-assets and stablecoins are still developing and may change in ways that affect the service.

7. Issuer information. The issuers of the stablecoins used to publish reserve and transparency information, including regular third-party attestations and reserve disclosures. You can review it at <https://www.circle.com/transparency>.