

Appendix A - Risk information

Before purchasing REME-Coins (hereafter also referred to as tokens), users should consider the risks, costs and benefits of purchasing REME-Coins and seek independent advice. If interested parties are not in a position to understand or accept the risks associated with the purchase of the coins, or other risks such as those set out in the Terms and Conditions, users should not purchase REME-Coins now and at any time thereafter.

The purchase, ownership, receipt or possession of tokens does not confer any right, whether express or implied, to any rights other than the right to use tokens as a means of enabling use and interaction with the ecosystem-enabled services once they have been successfully completed and delivered. In particular, you understand and accept that tokens do not constitute or transfer any ownership or ownership rights or interests, shares, profit-sharing interests, securities or equivalent rights or a right to receive future proceeds, intellectual property rights or other forms of participation in or interest in the ecosystem and/or the company and its affiliates, except as expressly provided in these Terms and Conditions. The tokens are not intended to be a digital currency, security, commodity or any other financial instrument.

REME-Coins are neither thought nor designed nor sold as collateral, financial instruments or any other kind of investment product. Repay.me expressly excludes any liability for any loss or damage arising directly or indirectly from investment decisions made on the basis of this whitepaper. This also includes inaccuracies, errors or an incomplete list of all possible risks.

The acquisition, possession and use of REME-Coins entails the following risks:

1. The launch cannot take place and the services cannot be provided

The repay.me team is working hard to implement the marketplace launch. However, it cannot be guaranteed that technical or legal obstacles may not delay or prevent the launch. This would mean that the services described in this document can only be performed at a later stage or may not be performed at all.

2. Fraudulent behaviour

As you can see under point 7.2 *the team*, repay.me is a transparent company. Many of our employees have already gained experience in well-known companies, which they now apply to their positions at repay.me. However, it cannot be guaranteed that third parties will not use the planned ICO to fraudulently cause damage to investors. It is strongly recommended to purchase REME-Coins only via purchase links verified by repay.me.

3. Market volatility

The REME-Coin has an intrinsic value, which is measured according to the value of advertisements on the marketplace platform. This means that the REME-Coin has a value as long as advertising is placed on the platform.

However, this does not mean that the REME-Coin is not subject to strong fluctuations in value. In particular, if the REME-Coin is traded on a secondary market and thus outside the closed ecosystem of repay.me, it can fluctuate strongly in value without repay.me or the company having any influence on it.

4. Just an idea and a whitepaper (no concrete product)

The REME-Coin depends on the fact that the repay.me's marketplace can start its operation as planned and that the community keeps the marketplace alive even after its release. If this is not possible for technical or legal reasons, or if the community loses interest in the platform, there is a risk that the REME-Coin will lose value or may not be realized at all. In this case, there is also a risk that investors may lose all or part of their investment capital.

5. At the time of the ICO, the information contained in this white paper may be incomplete, difficult to verify or subject to change

The repay.me team has put a lot of effort into this white paper and invested a great amount of time to make it as detailed and meaningful as possible. We are always committed to keeping our documents and channels up-to-date. On our website, the ICO site or on repay.me's social media channels, users can inform themselves about current topics and future plans.

However, this does not exclude the possibility of making short-term technical, legal or factual changes that may delay the launch of the platform.

6. Fraudulent intentions of third parties

The REME-Coin is established on smart contracts based on Ethereum, which is precise, transparent and prevents the risk of manipulation by third parties. The smart contracts are implemented by an automated management system, which guarantees the security and availability of REME-Coins. Smart contracts regulate the acquisition of REME-Coins and the deployment of permissions for each individual.

7. Risk of losing access to REME-Coins due to loss of the private access key/code or due to misconduct

A private access code is required to gain access to the personal e-wallet, and to control and trade REME-Coins.

The loss of this access key can lead to a permanent loss of access to the e-wallet and thus also to the loss of the REME-Coins.

Furthermore, the misuse of the access code by a third party can lead to the loss of the existing REME-Coins or they might be used against the owner's will. Losses of REME-Coins can also occur if access codes are not properly stored, are rendered invalid by incorrect operation or if other misuses of the e-wallet lead to a permanent access block on the e-wallet.

8. Risks associated with the Ethereum protocol

Since the REME-Coins and the economic system of the marketplace are partly based on the Ethereum protocol, any malfunction or breakdown of the Ethereum protocol can have a significant influence on the stability of the marketplace platform and the value or existence of the REME-Coins. The same applies if for technical or economic reasons a change of protocol becomes necessary. In addition, technical developments may make the mechanisms underlying the Ethereum protocol unsuitable or not safe enough to guarantee the services offered and the economic system in the future.

9. Risk of hacking and weak points in the security system

No system is completely secure. Both, the repay.me platform and the e-wallet, can become targets of various types of hacking attacks. Attacks by hackers can lead to short-term or medium-term access restrictions or even to a (temporary) total collapse of the economic system on the platform. This can be associated with considerable negative effects for both the value of the REME-Coin and the platform as a marketplace.

In order to minimize errors from the outset, repay.me uses a bounty program.

10. Risks associated with token trading platforms

The REME-Coin is a token. Tokens are traded on secondary trading platforms on the marketplace platform, irrespective of the intended economic system. repay.me expressly does not support trading with REME-Coins on secondary trading platforms or external evaluation systems for tokens. Secondary trading platforms are highly speculative. The value attributed to a token is highly volatile and easily accessible to fraudulent third party systems.

11. Risk of non-insured losses

Unlike bank accounts or other financial accounts, REME-Coins are not covered by a public insurer or a deposit guarantee fund. A loss of access, for instance, always represents a total loss.

12. Risks associated with uncertain legal regulations

The regulatory status of tokens and its underlying technology is unclear or not regulated in many jurisdictions. It is currently not possible to predict the future legal treatment of token and blockchain-based ecosystems. Changes in legislation can have significant negative effects on token and blockchain-based ecosystems. In extreme cases, this could mean

banning the entire system, which would make the legal trade or use of tokens impossible. The legislature can impose strict rules on systems with token, e.g. only licensed trade in token. Regulatory restrictions can lead to a total loss of the tokens.

Furthermore, the advertising industry and advertising-based platforms are subject to a wide variety of legal regulations. A change of these legal regulations can lead to negative effects for the advertising-based ecosystem of repay.me. In extreme cases, these negative effects can lead to the dissolution of the ecosystem, which in turn can lead to a total loss of the REME-Coin.

13. Risk of tax treatment

The tax treatment and valuation of token is currently unclear. It is recommended to consult a tax advisor before purchasing tokens. The acquisition of tokens can result in negative tax effects: the obligation to file a tax return, the payment of income tax or taxes on generated trading profits from tokens. The presented tax effects are only exemplary and not conclusive.

14. Risk of competing ecosystems

It is possible that competing companies may establish alternative ecosystems that negatively affect the market potential of REME-Coins. In extreme cases, this can lead to an insolvency of the repay.me ecosystem and thus to a total loss of the REME-Coin.

15. Risk of insufficient interest in the repay.me ecosystem or the APP

There is a possibility that the repay.me system may not meet the expected great interest of potential users. Such a lack of interest could have a negative effect on the development of the repay.me system and thus also on the potential of the REME-Coin. High disinterest and lack of development possibilities can, in extreme cases, lead to the insolvency of the ecosystem and to a total loss of REME-Coins.

16. Risks associated with the development and maintenance of the repay.me ecosystem

The repay.me ecosystem is still in the development phase. Until the official release, significant changes may still be made. The development team has limited opportunities to influence the way the system and the REME-Coins are used by third parties. At present, only predictions about the actual development of the ecosystem can be made. Although the development team assumes a great approval by the market, and the potential for the repay.me ecosystem is regarded as very high, a guarantee of success cannot be given.

17. Risks associated with the dissolution of the ecosystem or the company

It is possible that, for various reasons, the ecosystem or company may be dissolved. Financial mismanagement, lack of acceptance of the ecosystem or the failure of important business relationships are just a few examples of why the ecosystem or the company could no longer operate and would have to be dissolved. The dissolution of the ecosystem or company would result in the loss of all REME-Coins.

18. Risks due to lack of corporate governance rights

The REME-Coin does not imply any company management rights. All rights to make decisions are in the hands of the company. The company may decide (without the consent of the REME-Coin owners), whether and how the repay.me ecosystem will be continued, whether more coins will be issued or whether the company will be sold or liquidated. All of these decisions can have negative effects on the ecosystem or the REME-Coin and even lead to the total loss of the REME-Coin.

19. Other risks

Blockchain technology is a relatively new and untested technology. It cannot be excluded that, in addition to the risks described here, further risks may emerge in the future that were not previously anticipated. Also, it cannot be ruled out that such risks may lead to a total loss of the REME-Coin or to the termination of the ecosystem.