

SALUS GLOBAL CLUB LTD

Risk Disclosure Statement

Version 2026-05-15

Issuing Entity

Salus Global Club LTD

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About this document. This Risk Disclosure Statement is issued by Salus Global Club LTD ("Salus") to inform all registered users of the material risks associated with the products and services accessible via the Salus platform. It is addressed both to End Customers (B2C) and to Commercial Distribution Partners / Affiliate Influencers (B2B). It must be read carefully before taking any investment, financial, or commercial decision in connection with any Salus Product Partner.

1. Purpose and Scope of This Disclosure

This Risk Disclosure Statement ("Disclosure") is issued by Salus Global Club LTD ("Salus", "we", "us", "our") and is addressed to all registered users of the Salus platform, including **End Customers (B2C)** as defined in the Salus General Terms and Conditions Version 2026-05-15-EC ("GTC Version 2026-05-15-EC") and **Commercial Distribution Partners / Affiliate Influencers (B2B)** as defined in the Salus General Terms and Conditions Version 2026-05-15-AI ("GTC Version 2026-05-15-AI").

The purpose of this Disclosure is to ensure that all users are fully informed of the material risks associated with the products and services accessible via the Salus platform before taking any investment, financial, or commercial decision. This Disclosure does not constitute financial advice, a prospectus, an investment recommendation, or a solicitation to purchase any financial instrument.

Salus operates exclusively as a digital education and referral platform. Salus is not a broker, asset manager, investment advisor, financial services provider, or custodian. Salus does not hold, manage, or control any client funds at any time. All financial transactions occur directly between the user and the respective independent product partner.

This Disclosure must be read in conjunction with the GTC Version 2026-05-15-EC or GTC Version 2026-05-15-AI (as applicable to the user), the Salus Privacy Policy Version 2026-05-15, and the terms and conditions of each individual product partner. In the event of any inconsistency between this Disclosure and the product partner's terms, the product partner's terms shall govern the direct relationship between the user and that partner.

2. About Salus Global Club LTD and Its Role

Salus Global Club LTD is a digital wealth education and referral club registered under the laws of the Republic of the Marshall Islands (Registration No. 132515). Salus operates as a non-custodial information and referral platform, connecting its members to independent product partners who offer financial and digital asset-related services.

The following statements define the legal status and responsibilities of Salus:

- Salus is NOT a broker, regulated financial institution, asset manager, investment advisor, or financial intermediary in any jurisdiction.
- Salus does NOT accept, hold, or manage client funds or assets at any time.
- Salus does NOT execute trades, investment orders, or financial transactions on behalf of users.
- Salus does NOT provide personalised investment advice or individually tailored financial recommendations.
- Salus acts solely as a digital education and referral platform, facilitating access to independent product partners via API-based referral and onboarding.
- All contractual relationships with product partners are formed directly between the user and the respective product partner. Salus is not a party to those contracts.
- All KYC (Know Your Customer), AML (Anti-Money Laundering), and identity verification requirements are fulfilled directly with the product partner, save for the Salus-own KYC of Affiliate Influencer accounts under GTC Version 2026-05-15-AI §4(4).

Information The term "digital education and referral platform" is used consistently throughout this document to describe Salus's role. Salus does not operate as a technical service provider, custodian, or financial services platform.

3. Product Partner Services and Associated Risks

Salus currently provides members with referral access to the following independent product partners. Each product partner operates under its own regulatory framework, terms of service, and risk profile. Salus does not guarantee the services, performance, solvency, regulatory compliance, or continued availability of any product partner.

3.1 Copy Trading — AI TradingPilot LTD / tegasFX

AI TradingPilot LTD (Marshall Islands) provides automated copy-trading strategies executed via tegasFX (regulated by the Vanuatu Financial Services Commission, VFSC). The following copy-trading strategies are currently available via the Salus platform:

- TECHDRIVE
- WALL STREET ALPHA
- MONEYDRIVE PRO
- MONEYDRIVE LITE
- XAUDRIVE
- PAMM

Principal risks include:

- Trading in leveraged financial instruments (including XAU/USD — gold against the US dollar) involves a significant risk of partial or total capital loss.
- Past performance of any copy-trading strategy is not indicative of future results and provides no guarantee of profitability.
- The use of leverage can significantly amplify both gains and losses. A small adverse market movement can result in losses exceeding the initial deposit.
- Copy trading does not constitute personalised investment advice. By activating a strategy, you are following an automated system, not a licensed investment advisor.
- You act exclusively at your own risk and solely in your own name. Only capital you can afford to lose, both financially and emotionally, should be committed.
- tegasFX is regulated by the VFSC (Vanuatu). Vanuatu is not an EU/EEA member state. EU consumer protection and investor compensation schemes do not apply to the user's relationship with tegasFX. EU/EEA users should independently assess whether VFSC-regulated instruments are appropriate for their risk profile and jurisdiction before committing funds.
- Market conditions including spread fluctuations, liquidity gaps, and force majeure events may adversely affect trade execution and account balances.

3.2 Crypto Mining Service — Aionas 21 GmbH

Aionas 21 GmbH (Switzerland), powered by Bitkern Technologies GmbH (Austria) — Provider of a Crypto Mining Service (CMS). Computing power (TH/s) is sold as a hardware and hash-rate service package. The customer dashboard is operated at dashboard.aionas21.io. Hardware remains the property of Aionas 21 GmbH; the user does not own, possess, store, or operate any physical mining equipment. Mining output flows directly to the customer's designated cryptocurrency wallet.

Important notice for EU/EEA consumers. Aionas 21 GmbH concludes contracts exclusively with business customers (B2B). Salus End Customers (B2C) accessing the Mining Service via the Salus platform should be aware that EU consumer protection rights (including rights under Directive 2011/83/EU and national implementing legislation) may not be enforceable directly against Aionas 21 GmbH. The right of withdrawal under Art. 16(b) and Art. 16(l) of Directive 2011/83/EU is expressly excluded under Aionas 21 GmbH's terms once the mining service has been activated, and users acknowledge this exclusion upon purchase. EU/EEA consumers are strongly advised to obtain independent legal advice before subscribing to the Crypto Mining Service.

Applicable governing law and jurisdiction (Aionas 21 GmbH contracts). Contracts concluded directly between the user and Aionas 21 GmbH are governed by Austrian law (ABGB). The competent court of jurisdiction is the Handelsgericht Wien (Vienna Commercial Court). Users should note that this governing law differs from the Marshall Islands law applicable to the user's relationship with Salus.

Principal risks include:

- Crypto mining profitability is highly variable and depends on Bitcoin (BTC) market price, network difficulty, mining pool performance, hardware availability, and energy costs. Mining output may be insufficient to cover maintenance fees.
- The value of mined cryptocurrency may fall significantly or to zero. There is no guaranteed minimum mining output and no protection of service fees paid.
- Mining service contracts are long-term commitments. Early termination conditions, fees, and refund rights are governed exclusively by Aionas 21 GmbH's terms and conditions.
- The Mining Service is subject to evolving regulatory frameworks, including the EU Markets in Crypto-Assets Regulation (MiCAR, Regulation (EU) 2023/1114). Regulatory classification of mining services may change and could affect service availability.
- Technical risks include hardware failure, connectivity interruptions, mining pool disruptions, and force majeure events.
- Mining rewards flow directly to the user's designated crypto wallet. Salus has no access to, or control over, these wallets or the mining output.

3.3 Physical Precious Metals — Auvesta AG

Auvesta AG (Germany) — Provider of physical precious metal purchase, storage, and resale services. Contracts for the purchase, storage, and resale of physical precious metals are concluded directly between the user and Auvesta AG and are governed exclusively by Auvesta AG's terms and conditions.

Principal risks include:

- The market price of precious metals (gold, silver, platinum, etc.) is subject to significant fluctuation. The value of your holdings may decrease.
- Precious metals do not generate interest, dividends, or other income. Any financial gain depends entirely on price appreciation.
- Storage fees and transaction costs (buy/sell spreads) reduce the net proceeds on sale. These costs are set exclusively by Auvesta AG.
- Liquidity risk: resale of physical precious metals may not occur immediately and is subject to market conditions and Auvesta AG's operational processes.
- Past performance of precious metal prices is not indicative of future results.

3.4 Visa Debit Card — HavenBanq / JDB Bank

HavenBanq, powered by JDB Bank (Laos) — Provider of a Visa white-label debit card service accessible to Salus members. The debit card is subject to HavenBanq's and JDB Bank's terms and conditions. All card issuance, account management, and transaction services are provided directly by HavenBanq / JDB Bank.

Principal risks include:

- JDB Bank is incorporated in Laos and is subject to Laotian banking regulation. EU/EEA deposit guarantee schemes and consumer banking protection frameworks do not apply.
- Card services are subject to limits, fees, and conditions set exclusively by HavenBanq / JDB Bank.
- Cryptocurrency-to-fiat conversion, where applicable, is subject to exchange rate risk and conversion fees.
- Card availability, transaction processing, and service continuity may be affected by regulatory changes in Laos or by Visa's policies.

4. General Risk Warnings

The following general risk warnings apply to all products and services accessible via the Salus platform, in addition to the product-specific risks set out in Section 3 above. Section 4.1 applies to financial products and trading services (copy-trading, forex, precious metals). Section 4.2 applies specifically to the Crypto Mining Service provided by Aionas 21 GmbH.

4.1 General Risks — Financial Products and Trading Services

(Applies to: Copy-Trading / tegasFX, Physical Precious Metals / Auvesta AG)

- Past performance of any trading strategy or financial product is not indicative of future results. No representation is made that any strategy will achieve profits or avoid losses.
- Participation in financial products and trading services carries significant risk. You may lose some or all of the funds you commit. Never commit funds that you cannot afford to lose, both financially and emotionally.
- The use of financial leverage can multiply gains but also significantly amplify losses, including losses exceeding the funds initially committed.
- Market risks include price volatility, liquidity risk, currency exchange risk, interest rate risk, political and geopolitical risk, and regulatory risk in the applicable jurisdiction.
- Cryptocurrency and digital asset markets are particularly volatile and subject to sudden and severe price movements. These markets are less regulated than traditional financial markets.
- Neither Salus nor any product partner guarantees any specific trading outcome or protection of funds committed. All performance figures, projections, or examples are illustrative only and do not constitute a guarantee or forecast.
- You are solely responsible for assessing your own risk tolerance, financial situation, experience with financial services, and suitability for each product or service. You are strongly encouraged to consult an independent financial advisor before engaging with any financial product.
- Tax treatment of trading outcomes and digital asset transactions varies by jurisdiction and is the sole responsibility of the user. Salus does not provide tax advice.

4.2 General Risks — Crypto Mining Service (IT Infrastructure Service)

(Applies to: Crypto Mining Service / Aionas 21 GmbH)

The Crypto Mining Service is an IT infrastructure service, not a financial product. The customer subscribes to computing capacity (hashpower, measured in TH/s) for a fixed service term and pays a monthly maintenance fee. The following risk warnings apply specifically to this service.

- The Crypto Mining Service does not guarantee any specific mining output. The volume of mining output generated by the contracted hashpower depends entirely on external factors outside Aionas 21 GmbH's and Salus's control, including: Bitcoin network difficulty, cryptocurrency market prices, mining pool performance, and energy costs.
- Mining output may be insufficient to cover the monthly maintenance fee. There is no minimum output threshold and no protection of service fees paid.
- The value of any cryptocurrency received as mining output is subject to significant market price fluctuation and may decrease substantially, including to zero.

- The Crypto Mining Service contract is a fixed-term service commitment. Service fees paid are not refundable except as expressly set out in Aionas 21 GmbH's terms and conditions. Early termination conditions are governed exclusively by Aionas 21 GmbH's terms.
- Mining output is distributed directly from the customer-selected mining pool to the customer's own cryptocurrency wallet. Salus does not receive, hold, or have any access to mining output at any time.
- The customer is solely responsible for the security and management of their own cryptocurrency wallet, including backup of seed phrases and private keys. Loss of wallet access cannot be remedied by Salus or Aionas 21 GmbH.
- The regulatory classification of crypto mining services varies by jurisdiction and may change. Users are responsible for ensuring that their use of the Crypto Mining Service is lawful in their jurisdiction of residence.
- Tax treatment of mining output varies by jurisdiction and is the sole responsibility of the user. Salus does not provide tax advice.

5. Non-Custodial Platform Statement

Salus Global Club LTD operates exclusively as a non-custodial digital education and referral platform. This means:

- Salus does not accept deposits, hold funds, manage accounts, or provide financial services of any kind on behalf of users.
- All deposits, payments, and financial transactions are made directly by the user to the respective product partner. Salus is not involved in, and bears no responsibility for, the transfer, receipt, or management of any user funds.
- All account management, KYC/AML verification, and contractual arrangements with product partners take place on the product partner's own platform and are subject exclusively to that partner's terms.
- Salus has no ability to access, freeze, transfer, or recover user funds held at any product partner. If a user experiences a loss of funds at a product partner, Salus cannot provide recovery assistance.

6. No Financial or Investment Advice

Nothing on the Salus platform, in any Salus communication, presentation, webinar, or educational material, constitutes financial advice, investment advice, tax advice, legal advice, or any other form of professional advisory service. Salus's content is provided for educational and informational purposes only.

Salus expressly disclaims any liability for decisions made by users based on information or materials accessed via the Salus platform. Users are solely responsible for their own decisions, deposits, actions, and the consequences thereof.

Salus recommends that all users obtain independent financial, legal, and tax advice from qualified professionals before engaging with any product partner accessible via the Salus platform.

7. Limitation of Salus's Liability

Subject to applicable mandatory law (including EU consumer protection legislation for EU/EEA-resident users), Salus's aggregate liability to any individual user arising out of or in connection with the Salus platform, this Disclosure, or any referral to a product partner shall be limited to **EUR 500 (five hundred euros)** in total.

Salus expressly excludes liability for:

- Any financial loss, loss of profits, loss of capital, loss of data, or consequential, indirect, or special damages arising from the use of any product partner service accessed via the Salus platform;
- Malfunctions, service interruptions, or failures of AI TradingPilot LTD, tegasFX, Auvesta AG, Aionas 21 GmbH, or HavenBanq / JDB Bank, or any other product partner;
- Market developments, price movements, spread fluctuations, liquidity events, or any other market-related outcome;
- Errors, delays, or failures in trade execution, payout processing, or KYC/AML verification at any product partner;
- Misuse of login credentials, crypto wallets, or broker accounts by third parties;
- Regulatory changes affecting the availability, legality, or classification of any product or service offered by a product partner.

Nothing in this Section 8 limits Salus's liability for damages arising from wilful misconduct or gross negligence, or for personal injury (including death) caused by Salus's negligence, or excludes any liability that cannot be excluded under applicable mandatory law.

8. Third-Party Relationships and External Service Providers

All product partners accessible via the Salus platform are independent third parties. Salus does not own, control, supervise, or direct the operations of any product partner. Each product partner is solely responsible for the services it provides, its regulatory compliance, its customer relationships, and its financial obligations.

Salus does not represent or warrant that any product partner is licensed, regulated, financially sound, or compliant with the laws of any particular jurisdiction. Users access product partner services at their own

risk and are solely responsible for reviewing and accepting the product partner's terms of service, privacy policy, and risk disclosures.

Salus is not liable for:

- The content, accuracy, or completeness of any information provided by a product partner;
- The financial condition, solvency, or operational continuity of any product partner;
- Any breach by a product partner of its contractual, regulatory, or legal obligations.

9. Regulatory and Compliance Matters

9.1 MiCAR — EU Markets in Crypto-Assets Regulation

Regulation (EU) 2023/1114 on markets in crypto-assets (MiCAR) entered into force and applies as of 30 December 2024. MiCAR governs the offering, trading, and provision of services related to crypto-assets in the European Union.

Users should be aware that:

- The regulatory classification of crypto-mining services, copy-trading involving crypto-assets, and crypto-asset referral activities under MiCAR continues to evolve.
- Salus does not operate as a Crypto-Asset Service Provider (CASP) under MiCAR and does not provide services regulated under MiCAR. The Crypto Mining Service provided by Aionas 21 GmbH does not constitute a crypto-asset service within the meaning of Art. 3(1)(16) MiCAR.
- Product partners who provide crypto-asset services may be subject to MiCAR authorisation requirements. Users should verify the regulatory status of each product partner independently.

9.2 Geographic Restrictions

The Salus platform and its product partners' services are NOT available to residents or nationals of the following jurisdictions:

- The United States of America (USA);
- Canada;
- Any country or territory subject to international sanctions administered by the United Nations Security Council (UNSC), the European Union, the United States Office of Foreign Assets Control (OFAC), or any other applicable sanctions authority.

By registering on the Salus platform, you represent and warrant that you are not a resident, national, or citizen of any restricted jurisdiction, and that you are not accessing the platform in violation of any applicable law.

10. Governing Law and Dispute Resolution

The relationship between Salus Global Club LTD and the user (including this Risk Disclosure Statement) is governed by the laws of the Republic of the Marshall Islands, to the exclusion of conflict-of-laws rules and the United Nations Convention on Contracts for the International Sale of Goods (CISG).

Any dispute arising out of or in connection with the Salus platform, the GTC Version 2026-05-15-EC, the GTC Version 2026-05-15-AI, or this Disclosure shall be subject to the exclusive jurisdiction of the courts of the Republic of the Marshall Islands, subject to any mandatory consumer protection forum provisions that apply to EU/EEA-resident End Customers under applicable EU law (GTC Version 2026-05-15-EC §13(3)).

Attention is drawn to governing law conflicts arising from product partner relationships:

- Contracts with AI TradingPilot LTD / tegasFX are governed by Vanuatu law.
- Contracts with Aionas 21 GmbH are governed by Austrian law (ABGB); disputes are subject to the jurisdiction of the Handelsgericht Wien (Vienna Commercial Court).
- Contracts with Auvesta AG are governed by German law.
- Contracts with HavenBanq / JDB Bank are governed by Laotian law.

Users may therefore be subject to different governing laws in respect of their direct relationships with product partners. Independent legal advice is recommended if you are uncertain about how these different governing laws affect your rights.

11. Updates to This Disclosure

Salus reserves the right to update this Risk Disclosure Statement at any time, including in response to changes in product partner relationships, regulatory developments, or legal requirements. The current version is always available in the Salus back office.

Material changes will be communicated to registered users via the back-office notification system and/or the registered email address with a minimum of 14 days' notice before the effective date, unless a shorter period is required by applicable law or a supervisory authority.

Continued use of the Salus platform after the effective date of a revised Disclosure constitutes acceptance of the revised version. Users who do not accept the changes may terminate their membership in accordance with the GTC Version 2026-05-15-EC (End Customers) or the GTC Version 2026-05-15-AI (Affiliate Influencers / Commercial Distribution Partners), as applicable.

12. Confirmation and Acknowledgement

By completing registration in the Salus Global Club back office and ticking the acceptance checkbox, you expressly confirm and acknowledge the following:

- You have read, understood, and accepted this Risk Disclosure Statement in its entirety.
- You understand that all financial transactions and investments are made at your own risk and that past performance is not indicative of future results.
- You understand that Salus Global Club LTD is not a broker, financial advisor, asset manager, or financial services provider, and that it operates solely as a digital education and referral platform.
- You have not relied on any statement, representation, or promise made by Salus or any Affiliate Influencer that guarantees a specific return, income level, or investment outcome.
- You are aware that the products and services of product partners (AI TradingPilot LTD / tegasFX, Auvesta AG, Aionas 21 GmbH, HavenBanq / JDB Bank) are governed by those partners' own terms and conditions and regulatory frameworks.
- You acknowledge that Aionas 21 GmbH's terms classify contracting parties as business customers (B2B), that EU consumer protection rights may not be enforceable directly against Aionas 21 GmbH, and that you have been advised to seek independent legal advice before subscribing to the Crypto Mining Service if you are an EU/EEA consumer.
- You confirm that you are not a resident, national, or citizen of the United States of America, Canada, or any sanctioned jurisdiction.
- You confirm that you are of legal age in your jurisdiction and that your use of the Salus platform and any associated product partner services complies with all applicable laws.

Final Clause

By registering with Salus Global Club, you confirm that you have read, understood, and accepted this Risk Disclosure Statement in its entirety. This Disclosure is read together with the GTC Version 2026-05-15-EC (End Customers) or the GTC Version 2026-05-15-AI (Affiliate Influencers), as applicable, and the Salus Privacy Policy Version 2026-05-15.

Document Risk Disclosure Statement	Version 2026-05-15 · Effective: May 2026
Issuing Entity Salus Global Club LTD, Marshall Islands, Reg. 132515	Governing Law Republic of the Marshall Islands (CISG excluded)
Scope of Application End Customers (B2C) and Affiliate Influencers (B2B)	Read Together With GTC Version 2026-05-15-EC · GTC Version 2026-05-15-AI · Privacy Policy Version 2026-05-15
Supersedes All prior Risk Disclosure versions including v3.0 (April 2026)	Amendment Notice Minimum 14 days advance notice prior to effective date