Coin Bridge AG DBA. KAI

Zug, Switzerland | VQF-Regulated VASP | kai.xyz

Risk Warning

RW-POL-01 | Version 1.0

	Detail	
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⚠ IMPORTANT RISK WARNING

Digital assets are highly speculative and volatile. You may lose some or all of the value of your assets. Trading in digital assets is not suitable for everyone. This document does not constitute financial, investment, legal, or tax advice. Please read this Risk Warning carefully before using the Coin Bridge AG platform.

1. Introduction

- Coin Bridge AG believes that digital assets and blockchain technology will play a significant role in the evolution of financial services. However, owning, dealing in, and trading digital assets is not at the same level of complexity, risk, or suitability for every person.
- We do not consider digital asset trading to be suitable for everyone. We strongly encourage our customers ("You", "Your") to conduct your own research and to carefully consider the appropriate level of digital asset exposure for your individual circumstances, having regard to your knowledge, trading experience, risk tolerance, leverage, and available financial resources, among other factors.
- This document is not, and should not be construed as, a full or exhaustive statement of all possible risks relating to digital assets or their trading and dealing on the Coin Bridge AG platform at kai.xyz. Additional risks may arise that are not described here.

Coin Bridge AG is incorporated in the Canton of Zug, Switzerland, and regulated as a Virtual Asset Service Provider (VASP) under membership of the Association Romande des Intermédiaires Financiers (VQF), an SRO recognised by the Swiss Financial Market Supervisory Authority (FINMA). Our services are governed by Swiss law, including the Anti-Money Laundering Act (AMLA; SR 955.0) and applicable FINMA and VQF guidance.

2. Risk Disclosures

2.1 Custody of Digital Assets

Coin Bridge AG provides a custodial wallet service to its customers. This means that you do not hold or control your own private keys. Coin Bridge AG utilises the services of third-party institutional custodial providers, including Fireblocks, to custody your digital assets on your behalf.

You should be aware that:

- Custodial arrangements carry risks including, but not limited to, insolvency of the custodian, technical failure, or security breach;
- You are reliant on Coin Bridge AG and its custodial partners to maintain access to your assets; and
- In the event of a security incident, your assets may be affected even where you have followed all recommended security practices.

2.2 Volatility of Digital Assets

Digital assets are highly volatile. The market value of digital assets fluctuates significantly and unpredictably. While price movements may sometimes yield gains, there is a substantial risk that you may lose a portion or all of the value of your digital assets. Past performance is not indicative of future results.

2.3 Digital Assets Are Not Legal Tender

Digital assets, including stablecoins, are not legal tender in Switzerland or in most other jurisdictions in which we operate. Some digital assets are pegged to the value of real-world assets, including fiat currencies or commodities, but there is no guarantee of parity of value and they are not redeemable at licensed banks.

The listing of a digital asset on the Coin Bridge AG platform is not a guarantee of its legal status, regulatory acceptance, value, or genuineness. You should conduct your own research before acquiring, trading in, or dealing with any asset listed on our platform.

2.4 Severe Risk of Substantial Loss

Most digital assets function as financial or investment instruments, or are pegged against financial instruments. As with all investments, there is a risk of incurring substantial losses. You should never invest more than you can afford to lose.

Not all trades will find a corresponding buyer. There is a risk that you may suffer a loss where there is little or no demand for an asset you are seeking to sell or trade. Liquidity in digital asset markets can change rapidly and without warning.

2.5 Coin Bridge AG Is Not a Bank or Depository Institution

While Coin Bridge AG creates wallet infrastructure and facilitates fiat currency services through licensed banking and financial institution partners, Coin Bridge AG is not a bank, depository institution, or credit institution under Swiss law. Coin Bridge AG does not directly collect or hold deposits, and relies on its partner infrastructure to provide fiat-side services.

As a result of this dependency, you may encounter delays or errors arising from the actions or limitations of those third-party partners. When this occurs, Coin Bridge AG will use reasonable efforts to facilitate a resolution with the relevant partner, but cannot guarantee a specific outcome or timeline.

Funds held in your Coin Bridge AG account are not covered by the Swiss depositor protection scheme (Einlagensicherung) applicable to licensed Swiss banks.

2.6 Licensing, Registration, and Regulatory Risk

The regulatory landscape for digital assets continues to evolve in Switzerland and in many other jurisdictions. While Coin Bridge AG is proactively engaged with VQF and FINMA and operates in compliance with applicable Swiss law, we cannot provide an unequivocal guarantee that all necessary licences or registrations will be obtained or maintained in every jurisdiction in which users may access our platform.

In some cases, you may be exposed to regulatory risk including, but not limited to:

- Regulatory requests for information relating to your account or transactions;
- Asset freezing or seizure by Swiss or foreign competent authorities;
- Suspension or closure of all or specific aspects of our platform pursuant to a regulatory direction; and
- Changes in applicable law that affect the legality or availability of certain digital assets or services in your jurisdiction.

It is your responsibility to ensure that your use of the Coin Bridge AG platform complies with the laws and regulations of your country of residence.

2.7 Technical Glitches and Network Issues

The Coin Bridge AG platform and the underlying blockchain networks on which digital assets operate are complex technical systems. Malfunctions, outages, congestion, or errors may occur from time to time, many of which are entirely outside of Coin Bridge AG's control. In particular:

- You may lose digital assets permanently if you send them to an unsupported network, wrong address, or incompatible wallet;
- Your transaction may become stuck in processing or be rejected by the network; and
- Network upgrades, forks, or protocol changes may affect the availability or value of specific digital assets.

Coin Bridge AG is not liable for losses arising from user error, network failures, or events outside of its reasonable control.

2.8 Staking Risks

Where Coin Bridge AG offers staking functionality, please be aware of the following risks:

- There is no guarantee of profit or reward from staking. Staking rewards are determined by third-party protocols and may vary or cease without notice;
- Any digital assets you have staked will be unavailable for sending, trading, or withdrawal until the applicable unstaking period has elapsed;
- The market value of staked digital assets may appreciate or depreciate during the staking or unstaking period;
- Your staked assets may be subject to slashing events or protocol penalties imposed by the relevant staking protocol, resulting in partial or total loss of the staked amount; and
- Coin Bridge AG bears no responsibility to reimburse you for any losses arising from staking, including losses resulting from a protocol hack, smart contract vulnerability, your own actions or omissions, or a bug or malicious code in the protocol.

Coin Bridge AG does not control the reward attribution process of third-party staking protocols and is not responsible for the accuracy or timeliness of reward distributions.

3. General Disclaimer

Nothing in this Risk Warning, on the Coin Bridge AG platform, or in any communication from Coin Bridge AG constitutes financial advice, investment advice, legal advice, or tax advice. All decisions to acquire, trade, stake, or otherwise deal in digital assets are made solely at your own risk and discretion.

Coin Bridge AG strongly encourages you to seek independent professional advice before making any decision to invest in or trade digital assets, particularly if you are unfamiliar with how digital assets work, the risks involved, or the regulatory environment applicable to you.

4. Contact Us

If you have questions about this Risk Warning or about the risks associated with using the Coin Bridge AG platform, please contact us at:

Support: support@kai.xyz
Compliance: compliance@kai.xyz
Website: kai.xyz
Registered Office: Coin Bridge AG, Zug, Switzerland

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