

Financial Risk Disclosure

Zambesi ZGD Token

Version update - 30 April 2025

1. Purpose of This Disclosure

This Financial Risk Disclosure outlines the key risks involved in using the Portal, acquiring digital tokens, purchasing gold, and participating in redemption or loyalty programs through Zambesi ZGD Token (“we”, “us”, “our”).

This disclosure supports transparency and is intended to help you make informed decisions. It forms part of our Terms and Conditions and must be read and accepted before participating in any Zambesi ZGD Token-related service.

2. No Financial Advice or Guarantees

- Zambesi ZGDToken is **not a bank, financial advisor, or licensed financial services provider**.
 - We **do not provide investment, legal, or tax advice**, and **no financial guarantees** are offered.
 - Participation in our programs or platforms is entirely at your own risk, with **no expectation of returns, profits, or growth**.
 - Our tokens and services are offered as **utilities**, not as investment instruments.
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3. Regulatory Status and FSCA Engagement

- Zambesi ZGD Token is **not yet licensed** under the Financial Advisory and Intermediary Services (FAIS) Act.
- We have, however, submitted the required documentation to the **Financial Sector Conduct Authority (FSCA)** and are in ongoing communication.
- While we are taking reasonable steps toward **future compliance**, we **make no claim to being fully compliant** and do not operate as a regulated financial services provider.

- The term “**pre-compliant**” refers only to our internal efforts and should not be interpreted as recognition or endorsement by any regulator.
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4. Risks of Using the Portal and Services

By using our Portal and Services, you accept and understand the following risks:

4.1 Token and Cryptocurrency Risk

- Tokens such as ZGD are **not investments** and carry no guaranteed financial return.
- You may **lose part or all of the value** associated with tokens due to market conditions, utility changes, or platform updates.
- Token value may be **illiquid, volatile, or difficult to convert** into fiat currency or other assets.

4.2 Market Volatility

- Digital assets are subject to **extreme price volatility**.
- Small market movements can result in significant losses. Past performance is not indicative of future results.

4.3 Technology Risk

- Use of digital platforms involves reliance on software, internet connectivity, and blockchain networks.
- System errors, cyberattacks, smart contract vulnerabilities, and outages may cause disruptions or asset loss.

4.4 Regulatory Risk

- Digital assets are currently under regulatory review in many jurisdictions.
- New or existing regulations could **limit, restrict, or entirely prohibit** certain services at any time.
- Zambesi ZGD Token is not liable for any user losses resulting from legal or regulatory actions.

4.5 Custodial Wallet Risk

- In some cases, we store **encrypted private keys** on your behalf for convenience.
- While we implement security best practices, **users are strongly advised to migrate to self-managed (non-custodial) wallets** to maintain full control and minimize risk.

- We are **not responsible for losses arising from hacks, access breaches, or custody failures.**

4.6 Redemption Program Risk

- Token redemption features are offered as an **optional utility**, not a contractual right.
- Redemption availability, pricing mechanisms, and eligibility criteria **may change or be paused** at any time.
- No guarantees are provided that redemption features will be available indefinitely.

4.7 Gold Purchase and Delivery Risk

- Gold offerings made through our Portal are subject to availability and fulfilment timeframes, which may vary.
- While we aim to facilitate gold purchases in good faith, we **do not guarantee gold delivery timelines, storage terms, or resale values.**
- Physical delivery, where applicable, involves **logistics, customs, and third-party partners**, which may result in delays or loss.
- Gold purchased is **not insured by Zambesi ZGD Token**, and we assume no custodial responsibility beyond what is explicitly stated in a separate agreement.

5. No Guarantees of Growth or Returns

- Zambesi ZGD Token makes **no representations or promises of token growth, portfolio performance, appreciation, or income.**
- The value of your digital assets or gold may decrease significantly.
- All economic and personal decisions you make based on information from our Portal or Services are **entirely your own responsibility.**

6. Personal Risk and Due Diligence

- You are fully responsible for assessing the **suitability of participating** in any activity involving digital tokens, gold, or redemption programs.
 - We **encourage independent financial advice** before engaging with any such product or service.
 - Use of our Services implies **your acknowledgment that no outcome is guaranteed** and that **you may incur a financial loss.**
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7. Limitation of Liability

To the fullest extent permitted by applicable law:

- Zambesi ZGDToken and its affiliates, owners, directors, or employees **shall not be liable for any direct, indirect, incidental, consequential, or special loss** resulting from:
 - Market changes
 - Token or gold value fluctuations
 - Delays or failures in delivery
 - Platform or technical failures
 - User decision-making
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8. Your Confirmation and Acceptance

By using the Portal, purchasing tokens or gold, or participating in any program, you confirm that:

- You have read and understood this Financial Risk Disclosure
 - You accept that Zambesi ZGD Token is not a bank or financial advisor
 - You voluntarily accept all risks involved
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9. Questions or Clarifications

For any questions or concerns about this disclosure or associated risks, please contact us via our public website.

Zambesi ZGDToken