



AIVIA INTERNATIONAL, INC
AIVIA PLATFORM AND TRADING BOOTS
USER AGREEMENT TERMS AND CONDITIONS

Updated January 29, 2020

Terms and their meaning:

"AIVIA, Company or Us" - (hereinafter referred to as "AIVIA" or "Company") AIVIA INTERNATIONAL, INC. Is a corporation registered in Arizona, USA.

"User Agreement" refers to the Risk Disclosure Statement, Privacy Policy, Terms of Use of the AIVIA.IO site, Cookie Policy and this User Agreement Terms and Conditions collectively.

"AIVIA Platform" - a website owned and operated by AIVIA such as www.aivia.io and any subdomains and other Internet pages connected through this page to access services, benefits, privileges, software and applications for our users .

"Supplier (s)" - Legal entities or individuals providing a number of services, benefits, privileges, delivering a product, developing applications for AIVIA INTERNATIONAL, INC under a contract.

"AIVIA Subscriber and Account" is an individual who creates an account and has passed registration and verification as an investor or trader on the AIVIA platform.

"Purchaser", "Consumer", "Buyer" hereinafter referred to as "User"- an individual who has made a payment for the right to use the Company's software assembled into different packages as a User (only individuals can be subscribers or users). The right to use terminates only if this agreement is terminated at the initiative of one of the Parties - the User or the Company. User must meet all the terms and conditions in order to use the Software of the Company

"Application to Become a User or Subscriber" - filling out an electronic application as a candidate to become a user or a subscriber. Applications are considered and approved or rejected by the Company. Application contains disclosures and statements by User.

"Trader" - is a subscriber and user of the platform, a person who trades crypto currency or any other crypto assets on crypto exchanges with the intent to make a profit.

"Investor" - is a person who is a platform user who seeks to increase asset holdings through the use of trading robots, or linking to a trader for asset management by providing API keys to the exchange account.

"Trading Robot" - the software of the Company, with extensive functionality for algorithmic trading strategies on crypto exchanges

"Product" - AIVIA has developed and launched a platform for Investors and Traders, as well as trading robots. All these developments are assembled in various packages that differ in rights, privileges and price.

“Premium Package” - enables the User to link to three traders and a license to deploy three trading robots. The package price is 650 USDT. It requires a Holdings of AIV token in equivalent of the Initial AIVDrop in order to activate and use the package.

“VIP Package” - enables the User to link to an unlimited number of traders and a license to deploy ten trading robots. Access to the Training System Smart Investor. The package price is 1200 USDT. It requires a Holdings of AIV token in equivalent of the Initial AIVDrop in order to activate and use the package.

“Form of Payment” - A one-time payment of 650 or 1200 USDT depending on the price of the package. USDT is the only form of payment accepted by AIVIA

All calculations are made in USDT

“USDT” - is the crypto currency available for purchase on crypto exchanges that AIVIA accepts as a form of payment for the sale of packages.

“Holdings of the AIV token” - Required holdings in the personal wallet of the AIV token in order to maintain the right to use the platform and trading robots. The minimum number of AIV tokens must be equivalent no less than the Initial AIVDrop at the time of purchase of the package.

“AIV Token” is an integral part of the AIVIA ecosystem, which is used for internal payments and rewards of all participants of the AIVIA platform. Tokens are issued on the Ethereum blockchain in a quantity of 2 billion units. The token sole purpose is the use within the AIVIA platform. AIV token has no intrinsic value, except for the value users, buyers and sellers on crypto exchanges place on it at any given time.

“Initial AIVDrop” is the deposit of the AIV token to the verified User’s wallet made by AIVIA after the purchase of the Premium or VIP package. A number of AIV token awarded as an Initial AIVDrop will vary daily, based on the market conditions. The exact number of tokens will be shown during the purchase of the Premium or VIP package.

“Payment of Success Fee for the use of trading robots” On the last day of each month user receives an invoice to transfer to AIVIA the success fee for the use of a trading robot. The percentage of success fee depends on the monthly earnings and the set of functions of the robot. An invoice is issued only in case of earnings.

“Payment of Traders Success Fee” - on the last day of the month, each user receives an invoice for the trader Success Fee, according to the specified percentage when linking to a trader. Payment must be made within 72 hours after invoice issued to the wallet number and in the crypto currency indicated in the invoice.

“Payment of Technology Fee for Using The Platform”. The Technology fee for the use of AIVIA platform is 5% of monthly earnings. An invoice for the use of the platform is issued only if the user has made a monthly profit.

USER AGREEMENT TERMS AND CONDITIONS

By entering into this User Agreement, user understands and agrees that this user agreement includes Privacy Policy, Risk Disclosure Statement, Terms of Use of the site aivia.io and these terms and conditions.

"Rights of use and license to use the software"- access to user's personal account, the ability to link to traders, use of trading robots, training and all the functions of the AIVIA platform and trading robots are provided by the Company or its affiliates. Rights and licenses are based on the level of the purchased package. All terms, conditions and rules specified in this User Agreement determine the relations between the Company as a party providing services on the one hand, and Consumers, Subscribers and Users, on the other hand.

The company has the right to reject any applicant: AIVIA has the right to reject any applicant to become a Subscriber or User at its sole discretion with or without any reason.

Applicant minimum age requirement: Applicants must reach minimum 18 (eighteen) years of age to become a User.

AIVIA INTERNATIONAL, INC Disclosures for Subscribers and Users - a statement of waiver of any and all liability:

AIVIA INTERNATIONAL, INC IS A US REGISTERED ENTITY. AIVIA SOFTWARE AND PACKAGES CAN BE PURCHASED ANYWHERE IN THE WORLD WHERE BUSINESS ACTIVITY OF AIVIA IS NOT PROHIBITED BY LAW.

USERS AND SUBSCRIBERS UNDERSTAND THAT AIVIA DOES NOT GIVE ANY WARRANTY OR GUARANTEE

THERE IS NO GUARANTEE THAT USE OF THE COMPANY'S TECHNOLOGY, ITS SOFTWARE, PACKAGES WILL MAKE PROFITS, INCOME OR PROVIDE ANY GAINS OR MATERIAL BENEFITS;

THERE IS NO GUARANTEE OF THE SAFETY AND SECURITY OF YOUR ASSETS.

AIVIA IS NOT RESPONSIBLE AND NOT LIABLE FOR ANY COMPLETE OR PARTIAL LOSSES OF ANY USER'S OR SUBSCRIBER'S CRYPTO ASSETS OR ANY OTHER ASSETS.

AIVIA DOES NOT KEEP ANY PASSWORDS AND OTHER ACCESS TO USERS WALLETS, DOES NOT CONTROL THE ACTIONS OF TRADERS OR OTHER USERS, AND DOES NOT HAVE CONTROL OVER EXCHANGES OR THEIR BUSINESS PRACTICES.

RISK ACKNOWLEDGEMENT: USERS AND SUBSCRIBERS USING THE AIVIA PLATFORM UNDERSTAND AND UNDERTAKE ALL THE RISKS SUCH AS, BUT NOT LIMITED TO ALL RISKS ASSOCIATED WITH SALES, PURCHASE, HOLDINGS AND SPECULATIVE TRADE IN THE MARKET OF CRYPTO ASSETS AND CRYPTOCURRENCIES.

USERS ACKNOWLEDGE, UNDERSTAND, AGREE AND UNDERTAKE RISKS ASSOCIATED WITH ANY INVESTMENT IN THE CRYPTOCURRENCY MARKET THAT MAY RESULT IN THE TOTAL LOSS OF ALL INVESTED ASSETS;

USERS AGREE AND DECLARE THAT THEY HAVE NO CLAIMS AND WILL NOT HAVE ANY CLAIMS IN THE FUTURE AGAINST AIVIA, IN CONNECTION WITH THE POSSIBLE LOSS OF ANY OR ENTIRE INVESTED ASSETS.

ALL USERS, SUBSCRIBERS, PURCHASERS AND CONSUMERS AGREE TO INDEMNIFY AND HOLD HARMLESS FROM ANY AND ALL LIABILITY AIVIA INTERNATIONAL, INC, ALL OF ITS EMPLOYEES, OFFICERS, DIRECTORS, FOUNDERS, CO-FOUNDERS, MANAGEMENT, AS WELL AS, SUPPLIERS, SERVICE PROVIDERS, CONTRACTORS, INDEPENDENT AFFILIATES, LEGAL ENTITIES AND INDIVIDUALS FOR ANY AND ALL DAMAGES: PUNITIVE, MATERIAL, PHYSICAL, PSYCHOLOGICAL, LEGAL, MORAL AND / OR ANY OTHER TYPE OF DAMAGES, ASSOCIATED WITH THE REGISTRATION AND USE OF AIVIA PLATFORM OR AIVIA SOFTWARE.

ATTENTION! BEFORE PURCHASING COMPANY'S SOFTWARE, IT IS USER'S RESPONSIBILITY TO CHECK THE LAWS OF THE COUNTRY IN WHICH THEY INTEND TO ENGAGE IN ANY ACTIVITY USING TECHNOLOGY OF AIVIA INTERNATIONAL, INC. IT IS USER'S RESPONSIBILITY TO MAKE SURE THAT THEY DO NOT VIOLATE THE LAW AND THE RULES OF THE COUNTRY AND ITS FINANCIAL MARKET. USER SHOULD PERFORM AN INDEPENDENT DUE DILIGENCE AND CHECK ALL THE FACTS BEFORE BECOMING A SUBSCRIBER AND / OR USER.

Payment for packages: The user makes a one-time payment in the amount of 650 or 1200 USDT, depending on the price of the package. Payment is accepted only in cryptocurrency USDT.

Trader Success Fee Payment: on the last day of the month, each User receives an invoice for Trader Success Fee, according to the agreed percentage at the time of application to link to a trader for Asset Management. After invoice issued, User agrees to make a payment within 72 hours of the to the wallet number and in the crypto currency specified in the invoice. In case of non-payment, AIVIA reserves the right to disable User account and engage in collection activity in order to collect the payment on Traders behalf. Please note, invoice will be issued only if trader generated a profit on the User's account

Payment of the technology fee for trading robots: on the last day of the month, each User receives an invoice for the technology fee for trading robots, according to the percentage at the time of the robot setup and deployment. After invoice issued, User agrees to make a payment within 72 hours of the to the wallet number and in the crypto currency specified in the invoice. In case of non-payment, AIVIA reserves the right to disable User account and engage in collection activity in order to collect the payment. Please note, invoice will be issued only if trading robots have generated a profit on the User's account.

Return packages and refunds: Packages are not refundable. If the User has purchased a premium or VIP package, he cannot return the package to the Company. The User understands and agrees that AIVIA will not refund any payments or portion of the payment.

Limitation of liability: User agrees, understands and accepts the fact that the material damage suffered by the Subscriber or User, under no circumstances may exceed the cost of the Package. You agree and declare that you release from any and all liability AIVIA INTERNATIONAL, INC , all its employees, employees, directors, founders, co-founders, management, as well as allied persons, service providers, contractors, independent Affiliates and licensed, affiliated , legal entities and individuals for any and all damage and losses incurred as a result of errors, force majeure, quality of service, negligence, irresponsibility, inability to use the platform and other inconveniences errors and costs.

Obligations to protect the Company from liability: AIVIA INTERNATIONAL, INC, all its employees, employees, directors, founders, co-founders, management, as well as allies, service providers, contractors, independent Affiliates and licensed, affiliated, legal entities and individuals are not responsible for the consequences and damage resulting from any actions of Subscribers or Users. Users and/or Subscribers agree to

follow the code of ethics of conduct, the text of which is posted on the Company's website. Users and Subscribers agree to protect the Company from all and any liability, lawsuits, fines, sanctions and other material penalties, including the costs of legal services that may arise as a result of your actions or behavior. Users and Subscribers are responsible for their behavior and actions.

Investor: Users and Subscribers who have purchased a Premium or VIP package can link to traders their account on crypto exchange via API keys for Asset Management. The statistical data of the performance of each trader generated from their trading activity on the exchange and passed via API keys to AIVIA platform. If such statistics are not available for any reason, the trader must go through a trial period within 30 days before being able to receive assets under management. The investor agrees to comply with the conditions stated in the description of projects and trading strategies after linking to traders. The investor is committed to ethical relationships. The Investor agrees not to enter into transactions with Traders and Platform Users outside of the AIVIA platform.

ATTENTION: THE INVESTORS UNDERSTAND THAT THEY SHOULD NEVER TRANSFER CRYPTOCURRENCY AND CRYPTO ASSETS TO ANY WALLET EXCEPT FOR THEIR OWN. ONLY IMPOSTERS AND SCAMMERS WILL ASK INVESTORS TO TRANSFER ANY ASSETS DIRECTLY TO THE TRADER'S WALLET. AIVIA PLATFORM TRADERS ALLOWED TO CONDUCT TRADING ACTIVITY ONLY BY USING API KEYS. THE ASSETS NEVER TRANSFERRED OUT OF THE INVESTORS ACCOUNT. The investor understands and agrees that traders are responsible for trading activity. The investor agrees to protect AIVIA INTERNATIONAL, INC, all its employees, employees, directors, founders, co-founders, management, as well as related parties, service providers, contractors, independent Affiliates and licensed, affiliated, legal and physical persons against all and any liability, lawsuits, fines, sanctions and other material penalties, including the cost of legal services, for any and all damage and losses incurred as a result of errors, force majeure, quality of service, negligence, irresponsibility which may arise as a result of the activities of the trader. The Investor understands and agrees that AIVIA is not responsible for the actions and behavior of the Trader. The Investor accepts, understands and agrees that all risks associated with the full or partial loss of crypto assets are a personal decision and responsibility of Investor.

Trader and Assets under Management: Users and subscribers who have experience in trading on crypto exchanges can create projects on the AIVIA platform in order to help users of the platform who have purchased packages and registered as investors and looking for traders to manage their assets. Traders are obligated to link their trading accounts to the AIVIA platform through API keys in order to demonstrate

statistical data of their performance. If such statistics are not available for any reason, the trader agrees to go through a trial period within 30 days before allowed to receive the assets to trade. The investor agrees to comply with the conditions stated in the description of projects and trading strategies. The trader agrees to the ethical business relationship. The trader agrees not to enter into transactions with the Users outside of the AIVIA platform. The trader agrees not to ask for a direct transfer of Investor assets to their wallets. The trader agrees to conduct trading activities only through API keys. Trader agrees to comply with all the conditions stated in the description of its trading strategies. Traders agree under no circumstances to allow a loss of the Investor's deposit in percentage greater than stated in the description of the project. The trader agrees not to expose the Investor's deposit to unreasonable and unjustified risks. The trader understands and agrees that AIVIA can close all positions and terminate trader's access to of all platform investors accounts, automatically or manually, in case of a deposit loss been greater than the declared maximum percentage. The trader understands and agrees and accepts responsibility and liability for their trading activities. The trader agrees to protect AIVIA INTERNATIONAL, INC, all its employees, employees, directors, founders, co-founders, management, as well as related parties, service providers , contractors, independent Affiliates and licensed, affiliated, legal and physical persons against all and any liability, lawsuits, fines, sanctions and other material penalties, including the cost of legal services, for any and all damage and losses incurred as a result of errors, force majeure, quality of service, negligence, irresponsibility which may arise as a result of the activities of the trader. A trader may be liable for damage caused to investors. The trader understands and agrees that AIVIA is not responsible for the success fees payment if Investors refuse to pay the invoice. Investors are responsible for the payment of success fees.

Minimum holdings of the AIV token requirement: a prerequisite for using the Premium or VIP package is the holding of the AIVIA ecosystem token in Users verified personal wallet in order to maintain the right to use the Premium or VIP package. The minimum amount of AIV tokens should be equivalent of the Initial AIVDrop in Users verified personal wallet at the time of purchase of the package. The user understands and agrees to hold tokens in an equivalent of the Initial AIVDrop at the time of purchase of the package in order to maintain privileges and the right to use the package. The user understands and agrees that if this condition is not met, AIVIA will disable User's account.

Notifications: All notifications must be addressed to AIVIA INTERNATIONAL, INC at info@aivia.io. AIVIA can send a notification to the User, Subscribers, Investors, Traders by e-mail or to the mailing address, which is located in the database of the Company.

The notice is considered to be received immediately after its publication on the Aivia.io website, 24 (twenty-four) hours after the time of sending the electronic message and 3 (three) days after the date indicated on the postal stamp. In the case where proof of the notification is needed, it will be enough to prove that such notification was sent to the address (email) specified by the User, Subscribers, Investors, Traders, during verification.

Force majeure situations: AIVIA is not responsible for the inability to provide services or delays in providing services, or for failure to fulfill its obligations, according to these terms and conditions, in case of force majeure situations that are beyond the control of AIVIA. Force majeure situations include strikes, civil unrest, invasion, terrorist attacks or threats of terrorist attacks, war (whether or not declared), threat or preparation for war; fires, explosions, storms, floods, earthquakes, landslides, epidemics and natural disasters; acts, decrees, decrees, restrictions of any government. AIVIA's obligation, in accordance with these terms and conditions, is considered terminated at a time when there is a force majeure situation. AIVIA will take a deferment during this period. AIVIA will try to find a solution in case of force majeure and try to find a way to fulfill its obligations as soon as the force majeure situation ends.

Predominance of the newest version of the document: These terms and conditions and any document referred to by these terms and conditions constitute an Agreement between the parties in relation to the use of technologies and products of the Company and supersedes all previous Contracts and agreements of the parties verbal or in writing.

Amendments: AIVIA reserves the right to unilaterally review and amend these terms and conditions. Users and / or / Subscribers accept and agree with all changes to these terms and conditions made by the Company from the moment of purchase, if these changes must be adapted by law, or if AIVIA INTERNATIONAL, INC notifies the User and / or subscriber about changes in these terms and conditions, in which case, AIVIA INTERNATIONAL, INC believes that the Users and / or subscribers agreed to these changes to the terms and conditions if the Users and / or subscribers did not file a written protest with AIVIA INTERNATIONAL, INC within 7 days after publication of the newest version of the terms and conditions on the site aivia.io. Publication on the website considered a notice to all users.

Jurisdiction and method of handling complaints and disputes: AIVIA has a system for handling complaints in order to find the right solutions. If the User has a complaint, then he should contact the customer support department at the address above.

These terms and conditions are governed by the laws of the Maricopa County, Arizona, USA. Any disagreements arising and relating to these terms and conditions fall under the non-exclusive jurisdiction of the courts in the Maricopa County

I / We declare that have read, understand, accept and agree to all the statements, risks, disclosures and descriptions on the aivia.io website and agree with all the terms and conditions of this agreement and as stated in the text below this checkbox

I / we declare that I have read and understand all the risks and agree to indemnify and hold harmless from any and all liability COMPANY AIVIA INTERNATIONAL, INC, all of its employees, officers, directors, founders, co-founders, management, as well as, suppliers, service providers, contractors, independent affiliates, legal entities and individuals for any and all damages: punitive, material, physical, psychological, legal, moral and / or any other type of damages, associated with creating an account and use of aivia platform or aivia software associated with the partial or complete loss of crypto assets or any other assets related to trading, speculative activities, and or the security of storage of crypto assets or other assets

I / We understand, agree and declare that AIVIA is not engaged in trading activities, does not store user's crypto assets or any other assets. I / we understand that AIVIA provides technology in the form of a platform and trading robots. I / we understand that when linking to a trader, or transferring trading robots to the asset management entity, AIVIA does not have any influence, control or power over traders managing assets and legal entities or individuals managing the user's robots. I / we declare that I have read and understand all the risks and agree to indemnify and hold harmless from any and all liability COMPANY AIVIA INTERNATIONAL, INC, all of its employees, officers, directors, founders, co-founders, management, as well as, suppliers, service providers, contractors, independent affiliates, legal entities and individuals for any and all damages: punitive, material, physical, psychological, legal, moral and / or any other type of damages, associated with creating an account and use of aivia platform or aivia software associated with the partial or complete loss of crypto assets or any

other assets related to trading, speculative activities, and or the security of storage of crypto assets or other assets

I / We acknowledge, understand and agree to continuous holding of AIV token in my/our personal wallet in order to activate and use the package Premium and to maintain the right to use the platform and trading robots. The minimum number of AIV tokens will be equivalent of Initial AIVDrop at the time of purchase of the package. I / We understand and agree that if this condition is not met, AIVIA reserves the right to disable my/our account.

Before making a purchase, I / We have read the terms and conditions and understand all the risks. I / We declare and confirm that we are making a purchase that includes a Premium package. I / We acknowledge, understand and agree that investments in the crypto industry are associated with the risk of losing all invested assets. I / We agree and accept all risks associated with the complete loss of cryptocurrency and other crypto assets or any invested assets. I / we understand that AIVIA is not responsible for the complete loss of funds and relieve AIVIA of any and all liability. I / we bear all responsibility for decisions to invest and the consequences associated with a possible complete loss of assets, funds or any other material losses

I / We acknowledge, understand and agree to continuous holding of AIV token in my/our personal wallet in order to activate and use the package VIP and to maintain the right to use the platform and trading robots. The minimum number of AIV tokens will be equivalent of Initial AIVDrop at the time of purchase of the package. I / We understand and agree that if this condition is not met, AIVIA reserves the right to disable my/our account.

Before making a purchase, I / We have read the terms and conditions and understand all the risks. I / We declare and confirm that we are making a purchase that includes VIP package. I / We acknowledge, understand and agree that investments in the crypto industry are associated with the risk of losing all invested assets. I / We agree and accept all risks associated with the complete loss of cryptocurrency and other crypto assets or any invested assets. I / we understand that AIVIA is not responsible for the complete loss of funds and relieve AIVIA of any and all liability. I / we bear all responsibility for decisions to invest and the consequences associated with a possible complete loss of assets, funds or any other material losses.

I / we agree and give permission to AIVIA INTERNATIONAL, INC to save and process my / our personal information for purposes related to fulfilling the terms of the Agreement, including paying commissions, for administrative and statistical purposes and for promoting AIVIA goods and services. AIVIA INTERNATIONAL, INC has the right to record this information manually and / or in electronic format, and to control this information.

I / we:- hereby informed that we have constant access to the data processed by AIVIA INTERNATIONAL, INC, and I / we can / can make changes to them;

- we understand that the provision of personal data is voluntary, however, the refusal to provide this data will affect the impossibility of executing a contract.

I / we agree that AIVIA INTERNATIONAL, INC may transfer and share my / our personal information with other affiliated organizations, affiliates and companies controlled or having contractual relations with AIVIA INTERNATIONAL, INC, and other persons for the purpose of maintaining business, Including independent affiliates of AIVIA INTERNATIONAL, INC. These persons may be located in countries that are located anywhere in the world, and in the geographical area which do not have laws protecting personal information.

Note: Information about companies and countries will be provided upon request.

I / we give my consent to receive advertising materials and any kind of communication from AIVIA INTERNATIONAL, INC or affiliated companies, suppliers, Affiliates and vendors of AIVIA INTERNATIONAL, INC. I / We agree to receive messages by email or any available communication channels.

AIVIA RISK DISCLOSURE STATEMENT

Investing as well as trading Digital Tokens, Coins, Cryptocurrencies and other related assets entails significant risks of financial loss. You should not commit any funds that you are not prepared to lose entirely. Market prices for cryptocurrencies, tokens and coins can be volatile and highly unpredictable.

Whether the market price will move up or down is a speculation and unknowable. The leverage available in trading allows you to establish a larger market position than an unleveraged position and therefore exposes you to a risk of greater loss than an unleveraged position. You should not trade, invest or provide or accept leverage unless you understand the associated risks. This Risk Disclosure Statement discusses some of the principal risks of trading, investing and entering leverage transactions, but it does not and cannot describe every risk or consideration involved in holding, trading, or engaging in leveraged transactions in cryptocurrencies. This Risk Disclosure Statement forms a part of, and utilizes certain terms that are defined in the Terms of Service.

NO GUARANTEE of investment return. There is no assurance that any trader will be able to generate returns on investments in the Underlying Asset or that any returns will be commensurate with the risks of investing that form part of the trader strategy. Furthermore, there is no assurance that if a trader does achieve returns on investment, such returns will be long lasting or ongoing.

There **NO GUARANTEE** that Investors will receive a return of their invested capital. An investment in the cryptocurrency should only be considered by persons who can afford a loss of their entire investment. The cryptocurrency investment, by their nature, involves a high degree of financial risk. Such investments may expose the Investor to the risks of financial loss. Risks of trading Cryptocurrencies and engaging in leverage transactions include, but are not limited to, the following:

- 1. Cryptocurrencies' Market Risk:** Market prices for cryptocurrencies can be volatile and highly unpredictable. Whether the future market price for a Cryptocurrencies will move up or down or even sustain a market value is a speculation and unknowable. Contingent orders, such as "stop loss" or "stop-limit" orders, if permitted at all, may not necessarily limit losses to the expressed amount, and market conditions may make it impossible to execute an order or to obtain the stop price. AIVIA makes no representations or warranties about whether a Cryptocurrencies will always continue to trade in the Cryptocurrencies trading market. Any Cryptocurrencies is subject to delisting without prior notice in the sole discretion of any crypto exchange.

- 2. Liquidity Risk:** Markets for Cryptocurrencies can at times become what is known as "illiquid," which means there can be a scarcity of persons who are willing to trade at any one time. Thinly traded or illiquid markets have potential increased risk of loss because they can experience high volatility of prices and in such markets market participants may find it impossible to liquidate market positions except at very unfavorable prices. There is no guarantee that the markets for any Cryptocurrencies will be active and liquid or permit you to establish or liquidate positions in the Cryptocurrencies when desired or at favorable prices.

3. Legal Risk: The legality of Cryptocurrencies, trading of them or leveraging them may not be clear and may vary under the laws of different jurisdictions throughout the world. This can mean that the legality of holding or trading Cryptocurrencies, or entering into related leverage transactions, is not always clear. Whether and on what basis a Cryptocurrencies may constitute property, an asset, or a right of any kind and what may constitute lawful leverage provision, might vary from one jurisdiction to another. You are responsible for knowing and understanding how the laws applicable to you or your property, rights or assets or to lending address, limit, regulate, and tax the Cryptocurrencies you trade or the leverage you provide.

4. Cryptocurrencies Wallet Security and Password Risks: Transferring your assets into other wallets exposes your Cryptocurrencies to risks of total loss from, among others things, security breaches from cyber-attacks that hack and steal Cryptocurrencies, electronic or technological failures that impede or prevent market access and market performance, record keeping errors, and any insolvency, bankruptcy, or material financial losses of or incurred by AIVIA or any of its Affiliates. Losing the key files, passwords and other account access instruments is a real risk and AIVIA is not responsible for any lost passwords, keys and other security and account access. AIVIA cannot assist in recovery and access to user account. If user loses the access instruments the entire assets will be lost and impossible to recover.

5. Technology failure: AIVIA provides technical solution for investors and traders in good faith and put the best effort forward to accommodate our users. In the event that technology fails, you may be subject to the risk of losing your account data and might be at risk of losing your assets.

6. Market Default Risk: AIVIA provides the technology in the form of the platform for Investors and Traders, but AIVIA is not a party to any trade and has no financial responsibility or liability for any failure of market participants to honor their financial obligations. There is always a risk that one or more market participants will renege, default, or otherwise fail to honor their financial obligations or will be unwilling or unable to abide by the terms of their agreements. In the event that risk materializes, other market participants can and likely will incur financial losses or reductions in gains from their own open positions.

7. Risks Associated with Financing Activities: When you finance a purchase or sale of Cryptocurrencies on a peer-to-peer basis, you run the risk of losing your provided financing. AIVIA is not a party to any leverage transaction and has no financial responsibility or liability for any failure of market participants to honor their financial obligations. Similarly, when you accept financing to enter a trading agreement, you accept the risk of not being able to repay that financing (e.g., if the market price of the Cryptocurrencies you purchased with the financing falls). Participants should know all of the terms of any contracts they

enter and how their trading strategies and other market and risk factors can affect their financing obligations.

8. Risk associated with unethical and unprofessional traders' activity. AIVIA is not responsible for the activity of any individual or institutional entity involved in trading using AIVIA platform. Investor may lose all or any portion of the assets committed for trading as a result of traders' activity. AIVIA is not liable for any trader, their activity, conduct or business practices.

9. By continue using AIVIA platform you acknowledge all the risks of financial losses associated with the trading of cryptocurrencies and agree to hold AIVIA INTERNATIONAL, INC and all it's affiliates free of any and all liabilities. If you disagree with this statement, please discontinue using AIVIA platform immediately.