# YourADN Operational Rules, Transaction Processing & Risk Disclosures (Annex)

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## 1. Purpose and status

1.1 This document sets out operational rules, transaction-processing information, custody disclosures, and risk disclosures applicable to services accessible through the YourADN platform.
1.2 It applies when you use any service on the platform. Where a Service Provider's terms address the same topic, those provider terms apply to that provider's service, and this document supplements them.

## 2. General risks and no advice

2.1 Services may involve financial risk, including loss of value, delays, and restrictions for compliance or security reasons.
2.2 Unless explicitly stated otherwise, information provided on the platform is not investment, legal, tax, or financial advice. You are responsible for decisions you make and for assessing whether a service is suitable for you.

## 3. Account access, instructions, and Authorised Users (corporate)

3.1 You are responsible for maintaining the confidentiality of login credentials and for all activity conducted through your Account.
3.2 For Corporate Accounts, you are responsible for acts and omissions of your Authorised Users and for ensuring they act within authority.
3.3 We and/or Service Providers may rely on instructions submitted through your Account (including via Authorised Users) as valid.

## 4. Funding, deposits, and third-party money restrictions

4.1 You may fund your Account only using methods permitted on the platform and subject to checks and limits.
4.2 Unless the platform expressly allows otherwise, you must not deposit or load funds that:

A. belong to someone else, are held on behalf of a third party, or are jointly owned with a third party; or

B. originate from a source that cannot be verified or that triggers compliance concerns.
4.3 We and/or Service Providers may refuse, reverse, or hold deposits where required for compliance, risk, fraud prevention, or operational reasons.

## 5. Transaction processing and cut-off times

5.1 Transaction processing may depend on operational cut-off times, network availability, intermediary banks, payment rails, blockchain networks, and third-party systems.
5.2 Estimated processing times shown on the platform are indicative only and may vary.
5.3 Transactions may be delayed or rejected due to:

A. incorrect details provided by you;

B. insufficient balance;

C. compliance screening, sanctions checks, fraud/security triggers;

D. technical issues, maintenance, or outages.

## 6. Incorrect, misdirected, or unauthorised transactions

6.1 **Your responsibility for details.** You are responsible for ensuring beneficiary details (including IBAN/account numbers, wallet addresses, and references) are correct before confirming a transaction.
6.2 **Irreversibility risk.** Some transfers (especially crypto transfers and certain payment rail transfers) may be irreversible once executed.
6.3 **If something goes wrong.** If you believe a transaction is incorrect, misdirected, duplicated, or unauthorised, you must notify us promptly using the contact details published on the platform.
6.4 We and/or the relevant Service Provider may investigate and may request information from you. Outcomes may depend on the service used, the receiving institution/network, and timing. We cannot guarantee recovery of funds or assets.

## 7. Chargebacks, disputes, and card-related issues (where applicable)

7.1 Card transactions may be subject to scheme rules and issuer/processor processes (including chargebacks and dispute windows).
7.2 You must provide requested evidence within required timeframes to support a dispute.
7.3 Certain transactions may not be eligible for chargebacks (for example, where scheme rules exclude them or where evidence is insufficient).

## 8. Compliance checks, holds, and limits

8.1 You may be required to provide onboarding, verification, and due diligence information and documents, and to keep them up to date.
8.2 We and/or Service Providers may impose limits, holds, restrictions, or suspensions where reasonably necessary for:

A. compliance checks (including verification refresh);

B. fraud prevention and security;

C. risk management; or

D. responding to requests from competent authorities.
8.3 In some cases, you may be required to undergo enhanced checks before accessing certain features or higher limits.

## 9. Custody and safeguarding disclosures

9.1 **Fiat / electronic money.** Where your service involves fiat balances or electronic money, those balances may be recorded on a ledger and may be held and safeguarded by the relevant Service Provider in accordance with their operational and safeguarding arrangements.
9.2 **Not a bank deposit (unless stated).** Electronic money and payment accounts are generally not bank deposits. Any deposit protection or guarantee (if available for a specific product) will be described in the relevant service terms and/or product disclosure.
9.3 **Crypto custody.** Where crypto custody is offered, crypto-assets may be held:

A. in wallets controlled by the relevant Service Provider and/or its custodians; and/or

B. in omnibus arrangements where assets are pooled operationally but allocated on internal records.
9.4 **Custody risks.** Custody involves risks such as cyber incidents, operational errors, network disruptions, forks, protocol issues, and third-party custodian risk. Losses may be difficult or impossible to recover.

## 10. Crypto-asset specific risks and operational disclosures (where applicable)

10.1 **Volatility and loss risk.** Crypto-assets are volatile and you may lose some or all of your value.
10.2 **Network fees and confirmations.** Crypto transfers require network confirmations and may incur network fees. Processing time depends on network conditions and fee markets.

10.3 **Wrong address risk.** If you send crypto to an incorrect address, incompatible network, or wrong chain, it may be permanently lost.
10.4 **Forks, airdrops, and protocol events.** Networks may fork or experience protocol events. The treatment of forks/airdrops may depend on technical feasibility and Service Provider policy; support is not guaranteed.
10.5 **Trading/execution risks.** Prices may differ from displayed estimates due to market movements, liquidity, spreads, slippage, and execution timing.

## 11. Service availability, outages, and maintenance

11.1 The platform and services may occasionally be unavailable due to maintenance, upgrades, third-party outages, or technical incidents.
11.2 We will take reasonable steps to restore service but do not guarantee uninterrupted availability.

## 12. Records, statements, and confirmations

12.1 You should review confirmations, statements, and transaction history promptly and report discrepancies without delay.
12.2 Records shown in-app are subject to reconciliation with Service Provider records and may be updated to correct errors.

## 13. Your obligations

13.1 You must use services lawfully and must not use the platform to facilitate fraud, money laundering, sanctions evasion, or prohibited activity.
13.2 You must cooperate with reasonable requests for information and promptly update changes to your details.