

RISK DISCLOSURE

Effective Date: 27 may 2026

Use of fintech infrastructure and third-party regulated financial services involves risks.

1. Third-Party Dependency

Services depend on independent regulated providers which may:

- reject onboarding;
- terminate services;
- change compliance requirements;
- restrict jurisdictions;
- suspend integrations.
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2. Regulatory Risk

Regulatory frameworks for fintech, crypto, payments, and digital assets may change without notice.

3. No Guarantee

XELEVEN does not guarantee:

- successful onboarding;
- account approval;
- uninterrupted infrastructure access;
- continued partner availability.

4. Compliance Reviews

Clients may be subject to ongoing:

- KYC reviews;
- AML monitoring;
- source of funds verification;
- transaction reviews.

5. Technology Risks

Infrastructure services may be affected by:

- outages;
- cyber incidents;
- software failures;
- API disruptions;
- third-party downtime.