DISCLAIMER AND RISK DISCLOSURE

Effective Date: 05.07.2026 | Last Updated: 05.07.2026 | Version: 1.0

Read this document before funding a Transaction or relying on information about Points, $LOOTR, cryptoassets, gaming Assets or future Lootory features. Loss of funds, Assets, access or value is possible.

IMPORTANT
Escrow reduces some counterparty risk but does not guarantee legality, authenticity, publisher acceptance, permanent access, market value, successful delivery or recovery after blockchain settlement.

1. PURPOSE AND RELATIONSHIP WITH THE TERMS

This Disclaimer and Risk Disclosure supplements the Terms of Service. It explains material risks but cannot describe every possible risk. The user must make an independent assessment before using Lootory or entering a Transaction.

Nothing in this document removes mandatory consumer, privacy, fraud, complaint or other rights that cannot lawfully be waived.

2. NO PROFESSIONAL OR INVESTMENT ADVICE

Lootory does not provide personalised investment, financial, legal, tax, accounting or regulatory advice and does not recommend that a user buy, sell or hold a cryptoasset, gaming Asset or service.

Use of Lootory does not create a fiduciary, brokerage, portfolio-management, investment-advisory or trustee relationship. Users should obtain independent professional advice where appropriate.

3. NO GUARANTEE OF INFORMATION OR OUTCOME

User submissions, public blockchain data, Transaction status, educational content, roadmaps, forecasts and Provider information may be incomplete, delayed, inaccurate, outdated or misunderstood.

Lootory does not guarantee uninterrupted operation, perfect security, a particular dispute result, Asset value, liquidity, token availability, Provider approval, game-publisher support or recovery of lost credentials.

4. ESCROW AND MULTISIGNATURE LIMITATIONS

The approved model uses a 2-of-3 multisignature arrangement involving Buyer, Seller and Lootory. Lootory cannot move Escrowed Funds alone. This reduces unilateral-control risk but may delay settlement if signers do not cooperate, credentials are lost, law prevents a signature or a technical defect occurs.

Escrow does not verify every statement, establish legal title, insure the Asset, guarantee performance or replace user due diligence.

5. COUNTERPARTY, FRAUD AND EVIDENCE RISK

A Buyer or Seller may misrepresent identity, ownership, authority, condition, transferability, delivery, location, publisher status or evidence. Screenshots, recordings, messages and blockchain data may be incomplete, ambiguous, reused or manipulated.

Human Review may make errors. AI-assisted analysis, if launched, may misread content, omit context, produce false indicators or generate inaccurate summaries. AI output is not proof and does not independently decide disputed settlement.

6. GAME-PUBLISHER AND RMT RISK

A publisher may prohibit RMT, account transfers, boosting, account sharing or third-party marketplaces. It may suspend or delete Accounts, reverse items, change rules, alter game economies, close servers or refuse support.

Lootory is not affiliated with or endorsed by a publisher merely because a game is referenced and cannot compel a publisher to recognise a Transaction.

7. GAME ACCOUNT RISK

A Seller may retain recovery access. A Game Account may be stolen, previously sanctioned, region-locked, linked to another service, subject to prior claims or recoverable through an email, device or payment method not transferred to the Buyer.

Buyers should change credentials and recovery channels promptly where permitted, but no action guarantees permanent control. Post-settlement recovery may be difficult or irreversible.

8. ITEMS, CURRENCY AND GAMING SERVICES

In-game items and currency may be duplicated, reversed, removed, restricted, rebalanced, rendered non-transferable or lose value. Gaming Services may involve performance disputes, account-sharing risk, publisher sanctions, missed deadlines or credential exposure.

A completed service may not produce the user's hoped-for result, rank, reward or publisher recognition.

9. NFT AND INTELLECTUAL-PROPERTY RISK

Ownership of a gaming-related NFT does not automatically transfer copyright, trademark, commercial-use rights, publisher approval or permanent access to off-chain media. Metadata, hosting or linked content may change or disappear.

A token may be counterfeit, unauthorised, incompatible with a Wallet or affected by smart-contract restrictions.

10. TON, BLOCKCHAIN AND NETWORK RISK

TON and related infrastructure may experience congestion, forks, validator issues, software defects, outages, fee changes or other failures. A wrong network, address, memo, token contract or amount may cause permanent loss.

Blockchain transactions may be irreversible and public. Lootory cannot erase or alter confirmed public blockchain records.

11. WALLET AND SELF-CUSTODY RISK

Loss or compromise of a device, seed phrase, private key, recovery method, Telegram Account or Wallet session may result in loss of control. Lootory cannot restore a self-custodial Wallet and will never ask for a seed phrase or private key.

Phishing, malware, clipboard substitution, fake bots, fraudulent links and impersonation may cause users to sign harmful instructions or disclose credentials.

12. SMART-CONTRACT AND SIGNING RISK

Smart-contract code, Wallet integrations or transaction-construction logic may contain defects. A signer may be compromised, unavailable or may sign an incorrect instruction. Audit, testing and multisignature reduce but do not eliminate risk.

An unsupported token, freeze-capable token or issuer-controlled stablecoin may become locked or untransferable.

13. VOLATILITY AND STABLECOIN RISK

TON and other cryptoassets may change substantially in value between funding and settlement. Lootory does not guarantee fiat value or protect against market movements.

A stablecoin may de-peg, become illiquid, be frozen or blacklisted, lose issuer support, fail to redeem or be affected by reserves, governance or regulatory action. The issuer acts independently of Lootory.

14. PAYMENT, CONVERSION AND PROVIDER RISK

Future payment, payout, conversion, Wallet, KYC or cryptoasset Providers may reject a user, require verification, delay or reverse a payment, impose limits, freeze an account, change fees, restrict countries, experience outages or cease service.

Country coverage is not guaranteed. A Provider's own terms and privacy notice apply to its processing and decisions. A blockchain settlement may remain final even if a later fiat conversion or payout fails.

15. SECURITY AND OPERATIONAL RISK

The Platform may be affected by outages, denial-of-service attacks, malicious files, Provider compromise, evidence leakage, software bugs, human error, key-person dependency, failed backups or other operational events.

Official domains, Telegram interfaces, Wallet addresses and contract addresses must be verified. Similar names, logos or domain names may be used by impersonators.

16. LEGAL, REGULATORY, SANCTIONS AND TAX RISK

Laws, sanctions, payment rules, cryptoasset classification, consumer obligations, game-publisher rules and tax treatment vary and may change. A Transaction permitted in one country may be restricted in another.

Lootory may need to suspend a feature, Asset, Provider, country or settlement signature where required by law or security. A refund is not automatically lawful where transferring funds would violate a binding restriction.

Users may owe tax on Asset sales, Gaming Services, cryptoasset receipts, Points or token activity. Users are responsible for obtaining independent advice and making required declarations.

17. POINTS

Points are internal engagement records. Unless Lootory formally launches a specific redemption feature, Points are not money, fiat currency, cryptoassets, electronic money, deposits, financial instruments, transferable property or cash-redeemable value.

Points do not create shares, voting rights, dividends, revenue sharing, creditor status, rights to the 2% Platform Fee, company assets or Escrowed Funds.

Lootory may correct or reverse Points caused by errors, duplicates, bots, self-referrals, fake referrals, prohibited automation, underage use, fraud or reversed qualifying activity. Valid Points should not be removed arbitrarily.

18. PLANNED $LOOTR

$LOOTR is planned and inactive. References in a roadmap, whitepaper, website, pitch deck, social post or community message do not mean that it has launched.

Unless formal launch documentation states otherwise, Lootory is not offering $LOOTR for sale, accepting purchase commitments, conducting a presale, promising an airdrop, admitting it to trading or guaranteeing an exchange listing.

Lootory does not guarantee a launch date, blockchain, supply, allocation, price, conversion rate, vesting, distribution, listing, utility, governance or geographic availability. Points do not guarantee $LOOTR, eligibility, conversion or a minimum allocation.

Before any offer, distribution or admission to trading, Lootory must assess the actual design under applicable law, including MiCA where relevant, and publish any required formal token terms, cryptoasset white paper, risk disclosures, technical information and regulatory notices.

19. NO GUARANTEED FINANCIAL RIGHTS

Neither Points nor planned $LOOTR create a guaranteed right to profit, appreciation, dividends, interest, Lootory revenue, Platform fees, repayment, company assets, liquidation proceeds, equity, debt or redemption value.

Potential descriptions of utility, fee discounts, access, governance, voting, rewards, staking or partner benefits are preliminary and may be changed, limited or abandoned.

20. FORWARD-LOOKING INFORMATION

Roadmaps, forecasts and development plans describe current intentions and may change because of technical feasibility, funding, security, law, Provider availability, user demand, market conditions or product priorities.

Forward-looking information is not a binding commitment unless expressly incorporated into a signed agreement or formal launch terms.

21. NO PROTECTION OR INSURANCE SCHEME

Escrowed cryptoassets, Points and planned $LOOTR are not represented as bank deposits or protected by a deposit-guarantee, investor-compensation, chargeback, insurance, government guarantee or Lootory compensation scheme. The 2% Lootory Fee is not an insurance premium.

22. PRACTICAL RISK-REDUCTION STEPS

- Use only verified Lootory domains and the official Telegram Mini App.
- Confirm the game, Asset or Service, amount, token contract, Wallet Address, delivery method and deadline before funding.
- Use strong Telegram, Wallet, game and device security; never disclose seed phrases or private keys.
- Check publisher terms, legal restrictions, sanctions and tax implications.
- Preserve relevant evidence and respond within the inspection period.
- Use only amounts whose loss would not be unacceptable.
- Treat unofficial $LOOTR presales, airdrops or claim links as potentially fraudulent.

23. ACKNOWLEDGMENT

By funding a Transaction or choosing to participate in a Points or future token programme, the user acknowledges the relevant risks and confirms that the decision is based on the user's own assessment rather than a guarantee, recommendation or promise by Lootory.

CONTACT AND OPERATOR

Purpose	Contact
General and Transaction support	support@lootory.gg
Privacy and data-protection matters	privacy@lootory.gg
Security incidents and vulnerability reports	security@lootory.gg
Formal legal and intellectual-property notices	legal@lootory.gg

Operator: SIA "Lootory", registration number 40203717544, registered office Irbenes iela 14-83, Riga, LV-1058, Latvia.