



AUX TOKEN PARTICIPATION AGREEMENT AND DISCLOSURE STATEMENT

IMPORTANT NOTICE:

PRIOR TO PARTICIPATING IN ANY GOLDCRYPTO AUX TOKEN ACQUISITION AND/OR EXCHANGE PLEASE READ ALL SECTIONS OF THIS AUX TOKEN PARTICIPATION AGREEMENT AND DISCLOSURE STATEMENT CAREFULLY AND IN THEIR ENTIRETY, ESPECIALLY SECTION 2, "RISKS AND UNCERTAINTIES". IF YOU HAVE ANY DOUBTS REGARDING PARTICIPATION IN AUX TOKENS THEN YOU SHOULD EITHER NOT PARTICIPATE OR, ALTERNATIVELY BEFORE TAKING ANY ACTION, CONSULT YOUR FINANCIAL, LEGAL, TAX OR PROFESSIONAL ADVISOR(S).

INTRODUCTION

This introduction to GoldCrypto and the AuX digital token features welcomes you to use the AuX tokens (smart contracts) deployed through the Ethereum decentralized platform in accordance with the terms of this AuX Token Participation Agreement.

The AuX digital token is a cryptographically secured representation of a GoldCrypto AuX token-holder's utility rights within the GoldCrypto economy. The GoldCrypto economy opportunities can only be acquired or used through the utility application of AuX tokens.

The GoldCrypto AuX tokens offer the opportunity to:

- (i) Use the GoldCrypto AuX tokens to acquire and or participate in the GoldCrypto economy.
- (ii) Purchase, license and/or use, as the case may be, any of the products and/or services offered and/or that may be offered in the future through the GoldCrypto economy (www.goldcrypto.io).
- (iii) Use AuX tokens within the GoldCrypto economy as an alternative, and highly attractive way to secure physical gold.
- (iv) Take advantage of the AuX tokens use as a utility token for all other cryptocurrency exchange related opportunities, and for use as a cryptocurrency.
- (v) Use AuX tokens as a hedge against inflation, and currencies, and further as portfolio diversification and asset protection.
- (vi) Exchange AuX tokens for physical gold any time after 2024.



The pricing and/or fee applicable for the purchasing, licensing and/or use of any of the GoldCrypto economy products and/or services are and/or will be set by GoldCrypto and in all cases shall be settled by AuX tokens.

You may acquire AuX digital tokens through the GoldCrypto AuX Initial Token Offering (hereinafter 'ICO') during the period of the Pre-ICO until 30 April 2018, and in the ICO from 1 May 2018 to 31 August 2018 in accordance with this AuX Token Participation Agreement.

If you have any questions regarding any aspect of this AuX Token Participation Agreement or the GoldCrypto AuX token Pre-ICO or ICO, please contact info@cryptoinvestorinc.com.

AUX TOKENS

All GoldCrypto AuX digital tokens are created through the Ethereum blockchain pursuant to ERC20 standard specifications. As well as providing users the utility of AuX tokens, their utility is also leveraged through agreements supporting the GoldCrypto AuX economy, including but not limited to licensors, development partners, advisors, backers, and other service providers.

The GoldCrypto AuX tokens do not grant you:

- (i) any voting or ownership rights;
- (ii) any return on investment;
- (iii) any profit sharing or passive income.

The emission of GoldCrypto AuX tokens is actioned through the GoldCrypto Service Operator and economy Administrator, Crypto Investor, Inc, a Belize corporation. AuX tokens are not registered in Belize, in any other jurisdiction, or with any authority, as a security and shall not be considered as such.

REPRESENTATION

This AuX Token Participation Agreement represents the GoldCrypto AuX economy offer to you to accept agreement for participation and the acquisition of AuX tokens for use as digital utility tokens under the terms and conditions stated herein, including the conditions of the AuX token utility applications, which are deemed to be their integral function.

This AuX Token Participation Agreement includes and incorporates by reference the GoldCrypto Whitepaper and GoldCrypto website. GoldCrypto in its sole discretion may amend this Participation Agreement at any time by posting a revised version on the GoldCrypto website. Any such revision shall take immediate effect from the date it is posted on the website.

OFFER ACCEPTANCE

By participating in either the AuX token Pre-ICO and/or ICO and acquiring AuX digital tokens in accordance with and under the terms and conditions of this AuX Token Participation Agreement you acknowledge and agree unconditionally to accept the AuX token Offer for the acquisition and use of the AuX digital tokens under the conditions stated herein, without any reservation or exception.

If you do not agree to all the terms of this AuX Token Participation Agreement for the acquisition of AuX digital tokens, then you may not acquire any AuX digital tokens whatsoever.



YOUR DIGITAL SIGNATURE AND OFFER ACCEPTANCE

After online registration on the www.goldcrypto.io website you will employ a user name (usually your email) and password through which you can then access the Pre-ICO or ICO process.

By using your login and password you are establishing your electronic digital signature and confirming its formation. Your use of your digital signature (your login and password), in participation in the acquisition of AuX tokens through the Pre-ICO or ICO process, shall be accepted as your digital signature as if it were a paper document signed by a handwritten signature.

All actions carried out using your login and password (Your electronic signature) will be considered as executed by you. Your registration also constitutes your acknowledgement that you can electronically receive, download, and print the AuX Token Participation Agreement and any amendments.

YOUR REPRESENTATIONS AND WARRANTIES:

Should you proceed with participation in GoldCrypto AuX tokens then **YOU REPRESENT AND WARRANT:**

- (a) In your home residential jurisdiction, you have the legal right to acquire and/or hold AuX tokens.
- (b) Your acknowledgement that no government or regulatory authority has examined or approved any of the information or content of this AuX Token Participation Agreement, or GoldCrypto Website or Whitepaper.
- (c) That in any dealings whatsoever with GoldCrypto or AuX tokens, that you will not use any tokens, cryptocurrencies, or funds of any description, other than those you legally own.
- (d) To not use the GoldCrypto economy, its products/services, or AuX tokens for terrorism purposes, to deal in any contraband, to disguise the proceeds of crime, or any other unlawful activities whatsoever.
- (e) That you shall not deem, construe, or interpret future trading options for AuX tokens on any cryptocurrency exchange as any indication of the merits or otherwise of the AuX tokens.
- (f) That any use, or any acceptance by you, of the GoldCrypto Whitepaper, Website, or AuX tokens is not prohibited or restricted by any applicable laws, regulations or rules in your jurisdiction, and where there may be such restrictions, you have observed and complied with them at your own expense and without liability to the GoldCrypto economy and/or its Service Operator.
- (g) That in the case you seek to exchange other cryptocurrencies for AuX tokens, any such exchange is not to be construed, interpreted, classed, or treated as any kind of transaction other than a fair market exchange.
- (h) You understand cryptocurrencies, blockchain, smart contracts, and cryptocurrency wallets.
- (i) You fully understand there are risks associated with the GoldCrypto economy, its plans and operations, and with AuX tokens. (See "Risks and Other Considerations" section of this Agreement)
- (j) That these representations and warranties are each true, and complete.



ACCURACY OF INFORMATION:

This AuX Token Participation Agreement, the GoldCrypto Whitepaper and Website include forecasts and information obtained and prepared internally through market research, publicly available information, and industry publications. Such market research, publicly available information and industry publications often state the information they contain has been obtained from sources believed to be accurate and reliable. GoldCrypto provides no assurance as to the accuracy or completeness of such included information.

CONSENTS:

Save for GoldCrypto and its Service Operator and its officers, no person has approved the content of the GoldCrypto Website or Whitepaper or provided consent to the inclusion of his, her, or their name within the GoldCrypto Whitepaper or Website.

FORMATION DETAIL:

GoldCrypto incubator and Service Operator, Crypto Investor, Inc., is a Belize corporation, governed under English Common Law, augmented by local legislation. Crypto Investor, which serves as the GoldCrypto Service Operator, is a blockchain and cryptocurrency services business focused on establishing, incubating, sponsoring, and/or otherwise supporting select blockchain based enterprises.

KNOW YOUR CUSTOMER (“KYC”):

GoldCrypto AuX tokens are a pure cryptocurrency and do not represent any financial institution or incorporation, are not regulated and are not a security or legal tender fiat currency in any jurisdiction. It is therefore expected that many of the Pre-ICO and ICO exchanges for AuX tokens will involve existing issued cryptocurrencies and/or fiat accounts, and GoldCrypto expects many of its participants in AuX tokens will regardless have already complied with KYC provisions. Never-the-less GoldCrypto will follow recognized KYC procedure, especially to assure the security of AuX tokens as well as to assure the GoldCrypto services, products, and AuX tokens are not misused.

ANTI MONEY LAUNDERING (“AML”) - COUNTER TERRORISM FINANCING (“CTF”):

GoldCrypto recognizes its global responsibilities regarding AML and CTF and, at all times, will cooperate with authorities to assure compliance and that its AuX tokens are not used for AML or CTF purposes. GoldCrypto reserves the right to reject and/or refuse any transaction, or to bar transactions, particularly in jurisdictions that do not meet international Financial Action Task Force AML/CTF compliance standards. In this regard GoldCrypto may require enhanced due diligence procedures.



FURTHER INFORMATION:

Aside from the information in this AuX Token Participation Agreement, in the GoldCrypto Whitepaper and/or Website, and in or on any blog or other public forum that may be initiated by GoldCrypto and/or its Service Operator, should any further information be required, GoldCrypto advises all parties to conduct their own due diligence. For any further queries, please contact info@cryptoinvestorinc.com.

LIABILITY DISCLAIMER:

To the maximum degree permitted by any or all applicable laws, regulations and rules of any jurisdiction whatsoever, GoldCrypto and/or any related or affiliated party and/or any appointed Distributor and/or appointed Service Operator and/or Advisor shall not be liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise, including but not limited to any loss of revenue, income or profits, and any loss of use or data, arising out of, or in connection with, any acceptance of any GoldCrypto transaction and/or reliance on the GoldCrypto Whitepaper or Website.

CRYPTOCURRENCIES ICO EXCHANGE:

Several major cryptocurrencies may be exchanged for AuX tokens during the Pre-ICO and ICO process. This can potentially substantially broaden reach, participation, and usage of the AuX cryptocurrency. The cryptocurrencies acceptable for exchange will include; Bitcoin (BTC), Ethereum (ETH), Bitcoin Cash (BCH), and Litecoin (LTC).

1. OPERATIONAL INFORMATION

1.1 GOLDCRYPTO GOLD BACKING STRUCTURE

The GoldCrypto economy and AuX tokens are each decentralized and nationless. Following successful completion of the GoldCrypto ICO, AuX tokens will be backed by ever increasing physical gold, commencing at 0.000223 ounces (0.0069 grams) which at gold price of \$1,345 per ounce extrapolates to backing of US\$0.30 in gold value per AuX Token (a 50% value premium). This AuX Token gold backing will continue to grow as gold pre-purchasing increases over time, which in turn establishes AuX tokens as better than *Gold Standard* and truly unique.

Gold is pre-purchased at a significant discount while still in the ground and following mining, it is minted by Scottsdale Mint, and then delivered as bullion. This provides for a starting gold backing of over US\$0.30 value equivalent per AuX token. As physical gold is delivered, up to 65% may be reinvested in further gold pre-purchases, 5% is reserved for CrypDonate.org an emerging non-profit social enterprise, and a minimum 30% is transferred to secure bullion vaults.

This ongoing leverage assures the gold backing of AuX tokens will ever increase.

1.2 KEEPING AUX TOKENS SECURE FROM THEFT

As well as having the ERC20 standard AuX tokens on the public blockchain, GoldCrypto uses a permissioned ledger interface that acts a validation and authorization for all transactions. Operating seamlessly this interface structured through the CryptoSecure Cryptocurrency Platform assures that transactions are between validated parties as well as identifying the smart contract assets being transacted. This safeguard provides for all transaction identification and tracking where ever required. Also see: <https://cryptosecure.com>

Should any AuX tokens be stolen, they will immediately be voided on the permissioned ledger and on the blockchain, and then be subject to replacement.

Finally, AuX tokens will only be able to be traded between parties that are KYC compliant. It is important however to recognize that no KYC information is openly shared with, or provided to any regulator, or third party, except through formal demand from authorities that may be investigating serious illicit activities such as arms dealing, drug running, terrorism, slavery, or similar. Basically, issues concerning serious AML/CTP activities. Therefore, parties involved in any of these types of activities are discouraged from participating in AuX tokens.

In summary, with CryptoSecure.com AuX token security measures in place, hacking of AuX tokens becomes futile as any stolen tokens are rendered valueless and useless. They will never be able to be transferred or used.

1.3 STAKEHOLDERS

The majority of AuX tokens shall always be held by the participants of the Pre-ICO and ICO, collectively and at all times holding 70% of all issued Tokens (This also includes the 5% interest of social enterprise CrypDonate.org). The balance 30% will be progressively issued to Crypto Investor, Inc., interests, including development team, advisors, and the earliest adopters/contributors.

1.4 FINANCIAL INFORMATION

As the GoldCrypto economy represents a unique *Gold Standard* cryptocurrency there are no traditional financial accounts or information, as is the case for the industry's leading cryptocurrency, Bitcoin. However, the total physical gold to be continually pre-purchased, being the gold backing for the AuX tokens will progressively be updated in the GoldCrypto blockchain. The GoldCrypto Service Operator will also publish the physical gold backing of the AuX tokens on the GoldCrypto.io website, and continually update as the gold backing increases.



1.5 PRE-PURCHASE (OR STREAMING) OF GOLD PRECEDENT

Gold pre-purchase, or streaming, is not novel and is an established practice in the mining industry. Examples of notable public companies that pre-purchase future gold delivery from gold mine production opportunities include Franco-Nevada, Silver Wheaton, Royal Gold, Sandstorm, and Osisko Royalties.

All GoldCrypto physical gold is pre-purchased through agreement between GoldCrypto's Service Operator and resource industry specialist, Scottsdale, Arizona based, Key Capital Corporation which has a highly experienced and expert mining team. See: www.keycapitalgroup.com

All gold pre-purchases are limited to a maximum 25% of assessed recoverable gold from any specific gold mining operation agreed to be pursued. The pre-purchased and, ultimately, delivered gold bullion provides the gold backing for AuX Tokens.

Limiting gold pre-purchase to 25% of recoverable gold from any specific mining operation, although not a total guarantee, does provide a very comfortable buffer for commercial delivery viability and gold backing for the AuX Tokens at well below current gold market prices.

1.6 IMPORTANT AGREEMENTS AND RELATIONSHIPS

All the GoldCrypto economy physical affairs and management are conducted through its Service Operator, Crypto Investor, Inc. This provides for the AuX Tokens, as a pure cryptocurrency, to autonomously and continually increase in value as the GoldCrypto economy Service Operator accounts for gold bullion deliveries from the production of gold through the pre-purchase agreements. The Gold pre-purchase agreements are with Key Capital, and the Service Operator is reliant on the experience and expertise of the Key Capital team to assure production and delivery from each physical gold mining operation that Key Capital undertakes for the benefit of the AuX token economy. The gold pre-purchase agreements are commercial, independent, at arm's length, and non-exclusive.

The Service Provider, where deemed advisable, may also engage independent mining expertise to further assure performance and risk mitigation.

GoldCrypto also has Agreement with CryptoSecure.com with regard to the provision of the security structure and Platform for all AuX tokens to assure that they are fully protected against any hacking theft. Should any AuX tokens be stolen through hacking from any holder then they will be replaced.

1.7 BACKGROUND AND EXPERIENCE OF TEAM MEMBERS

See the GoldCrypto Website for background information and experience of the Service Operator appointed team who conduct all required management and oversight in the interests of the AuX token economy.

See: www.keycapitalgroup.com for all background regarding the mining experience and expertise of their team which manages and monitors gold production from the respective mines from which AuX gold is pre-purchased.



1.8 LITIGATION

Neither GoldCrypto.io or its Service Operator are subject to any litigation as at the publication date of this AuX Token Participation Agreement.

1.9 AUX TOKENS

GoldCrypto AuX tokens are secure ERC20 standard software accounting units used to record the AuX token utility use rights and entitlements. Ownership of GoldCrypto AuX tokens denotes the holder's right of use of the AuX tokens for payments and remittances, or to otherwise sell or exchange the AuX token, to use the AuX token to secure goods and/or services through the AuX token economy, or to ultimately exercise the option to receive a future physical gold exchange. AuX tokens are a pure cryptocurrency and are not to be considered legal tender, securities, or commodities. AuX tokens are not redeemable for cash through GoldCrypto. Although AuX tokens may be traded on cryptocurrency exchanges, GoldCrypto disclaims responsibility for their negotiability. AuX tokens are a digital asset, bearing value by themselves based on their underlying utility use-value, properties and/or rights only. AuX tokens convey no voting rights, no equity interest, or any other interest or entitlement in GoldCrypto or the AuX token economy. AuX token holders are personally responsible and liable for the security of their private keys, wallets, accounts, hot or cold storage used, and/or security of any exchange, brokerage, or other party that may be holding their AuX tokens.

2. RISKS AND UNCERTAINTIES

This Risks section does not purport to advise of all the risks and other significant aspects of the GoldCrypto AuX tokens or of the GoldCrypto Pre-ICO, ICO or any other GoldCrypto Offer.

It is presumed that many AuX token participants will be familiar with the pre-ICO and ICO process and in most cases, will have purchased other cryptocurrencies previously. You should also consider potential additional risks and considerations relating to AuX tokens and the GoldCrypto AuX token Pre-ICO and ICO, and consult your own legal, tax, financial and other advisers before entering into any transaction. In a worst-case scenario, you could lose your entire acquisition consideration. You should also be aware that there are potentially other risks that are beyond the control of GoldCrypto or its Service Operator. Any party looking to participate in the AuX token Pre-ICO or ICO should ensure they fully understand the AuX token Pre-ICO and ICO process, cryptocurrencies, public and private keys, wallets and wallet security. Additionally, before participating they should carefully consider and evaluate the risks, including but not limited to those described herein.

2.1 Physical Presence

Although GoldCrypto affairs and undertakings are administered through its Service Operator, AuX tokens, like Bitcoin, have no specific physical presence in any particular jurisdiction and/or country. The legal position of GoldCrypto and/or AuX tokens however may vary depending on facts and circumstances beyond the control of GoldCrypto and/or its Service Operator. GoldCrypto and/or AuX tokens may therefore at some point or to some extent, become subject to the legal compliance provisions of one or more jurisdictions, and/or become subject to unexpected legal or regulatory implications.



2.2 Whitepaper Amendment

At the date of the GoldCrypto Whitepaper, advice continues to be pursued on matters including but not limited to the governance structure, operational plan, and the AuX token Pre-ICO and ICO process. Pending such advice, some or all aspects of the Whitepaper and other information and/or materials may need to be amended. All AuX token participants should be aware of the risks associated with possible changes, which may have adverse effects on the utility and legitimacy of AuX tokens, the AuX token economy, and/or GoldCrypto.

2.3 Limited Information

GoldCrypto is still in early development and its AuX token blockchain backbone is still in development and therefore its final design and other technical specifications and parameters may be updated and changed frequently without notice, or alternatively, although considered unlikely, need to be replaced. Whilst the GoldCrypto AuX token Whitepaper and/or the GoldCrypto Website contain the key information currently available in relation to GoldCrypto and the AuX token Pre-ICO and ICO, it is subject to change, and adjustments and updates that may from time to time be required or desirable. The GoldCrypto Website and news releases will keep all AuX token holders updated with regard to any such changes, if any.

2.4 Volatility of Cryptocurrencies

As has been evidenced in the market price of cryptocurrencies, individual prices can be subject to extreme volatility. This very fact is a major reason supporting the emergence of AuX tokens as a Gold Standard cryptocurrency that is backed by physical gold and will continue to increase in physical gold backing as it is supplemented over time. GoldCrypto however cannot represent that despite the gold backing of the AuX tokens, that they will not be subject to market volatility. As gold pre-purchase agreements are funded through the realization of other cryptocurrencies that are exchanged for AuX tokens, GoldCrypto initiatives would be impacted negatively should there be any significant deterioration in the market price of any cryptocurrencies being held in reserve. Conversely, should there be a significant price increase in GoldCrypto cryptocurrency reserves, then there would be a potential significant value benefit for the AuX token economy. The volatility of cryptocurrencies is beyond the control of GoldCrypto and/or its Service Operator. AuX tokens are based on the market leading Ethereum ERC20 standard, and being dependent upon Ethereum, should there be any malfunction, unexpected functionality issues, forking, or a breakdown or any abandonment of Ethereum, then this could have an adverse effect on AuX tokens.

2.5 Volatility of Gold Price

AuX tokens are backed by pre-purchased physical gold. There can be no guarantee that the gold price will maintain its current price, or appreciate. While appreciation in the gold price is reasonably expected over the coming years, as forecast by many independent well-regarded analysts, this may not materialize.

2.6 Regulatory

GoldCrypto AuX token economy operations and the AuX token Pre-ICO and ICO involve untested areas of law and regulation, and in any jurisdiction, could be subject to laws or regulation change on short notice. Legal status and regulatory outcome in any or all global jurisdictions is impossible to predict, and cryptocurrency token issues and



offers and/or ICOs may at any time potentially become subject to regulatory approval in various jurisdictions. Should GoldCrypto, through its Service Operator, receive notices, warnings, or demands, from any authority, or be ordered to suspend or terminate the AuX token Pre-ICO or ICO, then GoldCrypto may need to withdraw or suspend the AuX token ICO within the respective jurisdiction and/or defend its position. Consequently, AuX token participants of any such jurisdiction in which such process may originate may be detrimentally and/or financially affected. Similarly, further development, marketing, and promotion, of the AuX token Pre-ICO or ICO, or subsequent ability for parties to use and/or trade AuX tokens may therefore be seriously affected, delayed or terminated. Regulatory policies can change with or without notice, and any existing tolerance or approval of AuX tokens, GoldCrypto, or the AuX token Pre-ICO or ICO in any jurisdiction may be withdrawn without notice. Despite AuX tokens being a digital use, decentralized, and nationless utility cryptocurrency they may at any time, in any jurisdiction, be deemed a security, currency, virtual commodity, or similar, and therefore could be prohibited from being offered for exchange, or for sale on cryptocurrency exchanges, distributed, or otherwise dealt with or held, pursuant to local regulation enactment. AuX tokens and/or GoldCrypto, in such circumstance, could be deemed, within such respective jurisdictions, to be regulated and/or restricted products. There is therefore no guarantee that AuX tokens or GoldCrypto will be able to maintain approved legal or regulatory status or compliance in any such particular jurisdiction at any time.

2.7 Hacking, Cyber and/or DDS Attacks

As GoldCrypto AuX tokens are Internet based and connected to a number of public and un-permissioned systems, like any other Internet and/or blockchain platform, it therefore may at any time become subject to hacking, and other malicious cyber-attacks, including Distributed Denial of Service (DDoS). These attacks may temporarily or permanently impair the GoldCrypto AuX token economy and/or operations. In any extreme case, GoldCrypto AuX token Blockchain may also become unusable for an extensive and/or undefined period.

To the extent that the GoldCrypto AuX token Platform includes open-source software, there is a risk that weaknesses may maliciously or otherwise be introduced that could have a negative effect on AuX tokens and their utility use and/or trading capability. Hackers and/or other parties may try to steal cryptocurrencies exchanged during the course of the Pre-ICO or ICO which could negatively impact the Pre-ICO or ICO process. In this regard GoldCrypto is planning to implement multi-factor security measures to safeguard any cryptocurrencies that may be exchanged for AuX tokens.

2.8 Security

GoldCrypto, AuX tokens, and the AuX token Pre-ICO and ICO rely on the blockchain, software, technology, and un-permissioned distributed ledgers developed and being developed. Accordingly, the GoldCrypto economy and AuX tokens will be dependent upon the GoldCrypto Blockchain and associated software, smart contracts, encryption, and similar, proving robust and serviceable at all times. Despite GoldCrypto using the CryptoSecure.com Cryptocurrencies Platform for added security measures to protect AuX tokens against hacking theft, any compromise at any time, intentional or unintentional may threaten or otherwise harm the core infrastructural elements of the AuX tokens and their underlying technologies and/or assets.



2.9 AuX Token Platform Development

The AuX token Platform is still in its development phase and is subject to change, especially with regards to security aspects of the platform including those being provided by CryptoSecure.com. There may be changes in design, implementation, and execution aspects of the Platform at the discretion of the GoldCrypto economy Service Operator.

2.10 Loss of Private Key

The loss or destruction of any AuX token Holder's private key will permanently and irreversibly deny the token holder access to their AuX tokens, that are controlled only by the validation of both the relevant unique public and private keys through their local or online wallet. **Explicitly, it is the liability of all AuX token holders to safeguard and securely store the private keys applicable to their own wallets.** Under no circumstance shall GoldCrypto, the GoldCrypto Service Operator, or any other GoldCrypto related party have any liability whatsoever for any AuX token holder's loss or compromise of their private key.

2.11 Gold Pre-Purchase Delivery Risks

In addition to the general risks of participating in AuX tokens, **there are also risks related to the ultimate delivery of pre-purchased gold bullion.** Although GoldCrypto relies on its Service Operator, and on the expertise and competence of Key Capital's industry experts in assuring delivery of pre-purchased gold bullion, a well-established industry practice, **there are still risks associated beyond the control of GoldCrypto, including mining risk.**

2.12 Limited Operating History

GoldCrypto is a very recent initiative and therefore has no successful history as an economy or a cryptocurrency and further, the first gold pre-purchase will only proceed following the GoldCrypto ICO. GoldCrypto's Service Operator does believe, but cannot guarantee, that together with Key Capital's mining industry expertise, particularly the substantial successful experience of Key Capital's industry team, the pre-requisite credentials and track-record to assure the seamless performance of the GoldCrypto gold pre-purchases is of global industry best practices standard.

2.13 Taxes

All and any tax liability of AuX token holders incurred through participation in AuX tokens is exclusively that of the respective participants within their own jurisdictions. GoldCrypto provides no advice or recommendation.

2.14 Gold Mining Risk

Although GoldCrypto has no direct exposure to mining risk, the **ultimate delivery of all pre-purchased gold is still dependent on successful mining.** Regardless of any perceived level of comfort, mining risk can be affected by factors beyond the control of GoldCrypto, its Service Operator, and/or Key Capital, including but not limited to: assessed and/or proven resource size, commodity grade, ore extraction method and rate, plant design and capacity, metallurgy, commodity recovery process, social commitments and cost, environmental compliance costs, logistics, security, taxation and government royalties, commodity price variability, and operational margins.



Hence, should any factor prove debilitating or otherwise adversely affect mining performance then this could detrimentally affect the ability to deliver in whole or in part pre-purchased gold backing the AuX tokens. Major mitigations to mining risk include the process employed by Key Capital and its experienced team, and particularly, as scale builds up, the gold delivery from multiple mining operations.

2.15 Cryptocurrency Trading Risks

As the cryptocurrencies market is relatively new, and only picked up with serious traction and trading volume over the past 12 months, many of the risks are yet not fully understood by many cryptocurrency holders, the media, and/or market commentators. It is important to be aware that cryptocurrencies are in fact software units traded through the Internet, and very often from wireless devices that, because they are wireless increase the security risk. Should a hacker gain access to your cryptocurrency wallet's private key, you risk losing all cryptocurrency holdings as has unfortunately been experienced by many. Therefore, among other things, security and secrecy of your private key is paramount. This is also the case should you lose or forget your private key, as in that case you will not be able to access your account and therefore lose your cryptocurrencies.

Additionally, the cryptocurrencies market is unregulated and while this presents efficiencies and benefits, trading through many of the current exchanges comes with significant risk, although this to a large degree is mitigated when accounts and trading are through the larger exchanges, especially the ones that have chosen to be regulated within their respective jurisdictions.

Importantly, unlike the case with banks and credit/debit card issuers, should your computer, account, or private key be compromised, there is no recourse and you could lose all your holdings. Therefore, your own security measures are paramount. However, what does differentiate AuX tokens from all other cryptocurrencies is that as well as being gold-backed, they are also protected against any theft through hacking. Should this occur at anytime then the stolen AuX tokens will be replaced.

2.16 Unforeseen Risks

Blockchain, cryptocurrencies (coins or tokens) are relatively new and largely untested software and encryption technologies, and as such, these risks outlined herein, as well as risks that cannot be anticipated or foreseen, and/or a combination thereof should be considered by all contemplating participation in GoldCrypto AuX tokens.

3. Forward Looking Statement

The GoldCrypto website, Whitepaper presentation, and this Disclosure Statement may contain certain "forward-looking statements" with respect to AuX tokens and to certain of GoldCrypto plans and its current goals and expectations relating to its future plans, financial condition, performance, results, strategy and objectives. Statements that are not historical facts, including statements about GoldCrypto's beliefs and expectations, and including, without limitation, statements containing the words "may", "will", "should", "continue", "aims", "estimates", "projects", "believes", "intends", "expects", "plans", "seeks" and words of similar meaning, are forward-looking statements. These statements are based on current plans, estimates and projections as at the time they are made and therefore undue reliance should not be placed on them. By their nature, all forward-looking statements involve risk and uncertainty. A number of important factors could cause GoldCrypto's actual future financial condition or performance or other indicated results to differ materially from those indicated in



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any forward-looking statement. Such factors include, but are not limited to, future market conditions, including fluctuations in interest rates and exchange rates, the potential for a sustained low-interest rate environment, and the performance of financial markets generally; the policies and actions of regulatory authorities, including, for example, the impact of competition, economic growth, inflation, and deflation; the timing, impact and other uncertainties of future acquisitions or combinations within relevant industries; the impact of changes in capital, solvency standards or accounting standards or relevant regulatory frameworks, and tax and other legislation and regulations in jurisdictions where GoldCrypto may directly or indirectly operate and/or plan to operate, and/or AuX tokens are exchanged, traded and/or planned to be exchanged or traded; and the impact of any legal actions and disputes that may arise. These and other important factors may result in changes to assumptions used for determining expectations, projections and/or results of operations.

Any forward-looking statements contained in this section are made only as of the date on which they are made. GoldCrypto expressly disclaims any obligation to update any of the forward-looking statements contained in this section or any other forward-looking statements it may make, whether as a result of future events, new information or otherwise, except as required pursuant to compliance with any applicable laws and regulations, as they may apply to GoldCrypto, if at all.