

Legal warning

1. REGULATORY INFORMATION

You are connected to the website [BIM.FINANCE](#) published by BIM FINANCE (the “Site”), a mission company, with capital of €200,000, with identification number 953 772 050 RCS Lyon and CE VAT identifier: FR74953772050, whose head office is 12 RUE DE LA PART DIEU 69003 LYON 3EME (the society”).

To note: all terms starting with a capital letter are defined in the CGU from BIM FINANCE.

2. RISK WARNING

2.1 General

Crypto-assets and the technologies on which they are based are innovative and relatively recent. Whatever their uses (investment value, exchange value, representation of a right, etc.), Crypto-assets and their use carry numerous risks listed and explained in this document.

Clients should note that the value of their investment in digital assets may go down as well as up and that the value of the investment in digital assets may be subject to a sudden and substantial decline. A Client may not be able to recover the amount invested or even suffer a substantial or total loss of the investment. There is no guarantee that the investment objectives will be achieved.

Investing in Crypto-assets is therefore not suitable for all Clients.

It is up to Clients to inform themselves about the different Crypto-assets, the underlying technologies, and to understand what a Wallet is, to know how to handle it and in particular how to make Crypto deposits and withdrawals. -assets.

The Company makes available free of charge on its Site and updates educational content, research notes and white papers written by its teams in order to support its Clients. The “Blog” section brings together answers to many questions.

The Company cannot under any circumstances be held responsible for damage caused by a Wallet address error attributable to the Client.

On its Site and its various media, the Company may indicate the past performance of the valuation of a given Crypto-asset (in particular its Price as this term is defined below). The Company reminds its Clients that past performance is no guarantee of future performance, that the Prices of Crypto-assets are particularly volatile (as an indication, they can vary by more than + or – 20% in one day) and that as a general rule, there is no high performance without high risk.

The following risks are not an exhaustive list of all risk factors relating to digital assets.

2.2 List of risks

- **Investor risk**

The digital assets offered by the Company can be purchased and held by any natural or legal person, French or foreign. However, investors should first ensure that investing in digital assets meets their financial situation and investment objectives. The digital asset service provider may refuse any investment that it considers not to be in line with the professional situation and investment objectives of an investor or any other regulatory constraint. Furthermore, it is recalled that for the sake of diversification investments, it is generally recommended to individual investors that the portion of their assets invested in this type of assets does not represent more than 10% of the total value of said assets.

- **Risk of capital loss**

The price of Crypto-assets or Digital Assets constantly varies depending on the relative quantities of purchase demand and offers for sale on the Marketplaces. The more the price of a Crypto-asset records significant upward and downward movements, the greater the volatility. This volatility is positively associated with the expectation of gain and negatively with the risk of capital loss. Carrying out a Crypto-asset Transaction carries a high degree of risk of capital loss of the entire value linked to the Purchase or Conversion of Crypto-assets.

- **Legal risks**

The legal status of certain Crypto-assets may be undetermined in the jurisdiction in which the Client is located. This implies that the legality of owning or trading

Cryptoassets must be verified by the Client. Customers are solely responsible for knowing and understanding how Crypto-assets are understood by all the legislation, particularly tax legislation applicable to them.

- **Volatility risks**

The value of all Cryptoassets can change quickly. Clients are warned that they must be careful about their exposure to different Crypto-assets and that their exposure may be potentially impacted by sudden and unpredictable changes which would impact their Transactions.

- **Tax risks**

The tax status of certain Crypto-assets may be undetermined in the jurisdiction in which the Client is located. This implies that must be verified by the Client under his sole responsibility: the obligation to declare the possession, purchase or sale, payment of taxes and duties on Crypto-assets to the tax administration on which the Client depends.

- **Risks related to Digital Assets or Crypto Assets**

Given the nature of Digital Assets and the underlying technologies, the following list enumerates the numerous risks inherent in the use of them:

- Risk of hacking one of the blockchains underlying the Digital Assets used and the subject of this present mandate
- Risks inherent to digital assets such as coding errors, counterparty risk, etc.
- Risk of piracy of the platform(s) used
- Risk of platform(s) coding error
- Risk of access problems, of any nature whatsoever, between the Agent's management system and the platform(s) it uses, including loss of internet connection,
- Risk of temporary or permanent shutdown of the platform(s) used
- Legal and regulatory risks linked to one or more jurisdictions
- Risk of technological development leading to the obsolescence of the cryptography systems used within the framework of this mandate, whether for

Blockchain protocols (Ethereum, Bitcoin, USDT, etc.), for the Management system of the Agent or for the or the platforms used

- Risk of low liquidity on the Digital Assets or loss of all liquidity on one or more Digital Assets of the overall portfolio on the platform(s)
- Unforeseen risks given the youth of the technologies used

- **Risks of customer account hacking**

Account takeover refers to the takeover by a malicious individual of an account to the detriment of its legitimate owner. The customer is warned of this risk and is recommended to follow the customer account security procedures offered by BIM FINANCE.

- **Illiquidity risk**

The risk of illiquidity is high in digital asset markets and more particularly in times of economic stress on small caps. The inability to absorb trading volumes can have a significant impact on the price of digital assets. In this case we speak of a lack of liquidity.

- **Delivery risk**

This is the risk that transactions on digital assets (ICO type) will not be settled on the scheduled delivery date. The risk is equal to the difference between the value of the asset on the theoretical delivery date and its market value on the actual delivery date.

- **Risk of change**

Risk to which any investor who acquires a digital asset denominated in a currency other than that having legal tender in your country of residence is exposed. A decrease or increase in exchange rates may result, depending on the case, in a decrease or increase in the value of the digital asset when it is denominated in foreign currencies.

- **Market risk**

There is a risk of loss of value of digital assets caused by an unfavorable change in the price of these assets. Accordingly, clients investing in digital assets must take into

account the risk of partial or total loss of their investment due to fluctuations in the value of digital assets.

- **Risk of digital identity theft**

The Company may be subject to identity theft. Customers who are victims of false BIM Finance platforms will not be able to request restitution from the Company of the money invested on these platforms. It is your responsibility to carry out the necessary checks.

2.3 Use of Site data

Any information or data relating to Digital Assets is given for information purposes only, even if it has been established from serious sources deemed reliable. It cannot constitute on the part of the Company either an offer to purchase, sell or subscribe to digital assets, nor an offer of services on digital assets and cannot be assimilated to an incentive, advice or recommendation to operate on the targeted digital assets.

The Company declines all responsibility for the use that may be made of this data and the consequences which may result therefrom, in particular from any decision taken on the basis of the information contained on the site. Subject to compliance with its legal or regulatory obligations, Company cannot be held responsible for the consequences, particularly financial, resulting from such operations.

Any possible online subscription request for a product or service offered by the Company implies submission of the operation to the contractual and pricing conditions in force, as well as to French law.

There is a risk that clients may make untimely investment decisions due to lack of information, incomplete or incorrect information. This risk can arise both from the client giving credit to unreliable sources of information, or falsely interpreting correct information, or from communication errors existing.

It is strictly prohibited to publish, rebroadcast, retransmit or reproduce the financial information and data contained on the Site with the aim of transmitting it to a third party. Any

reproduction or more broadly any unauthorized exploitation of the information and data published by the Company engages the responsibility of the user and may result in legal proceedings based in particular on an action for infringement.

In particular, it is prohibited to use any means of automatic recovery to collect data present on the Company. Any attempt at automatic recovery will immediately result in a complaint being filed.

3. Customer complaints

3.1 Principles

A customer complaint is a written declaration, or received by any means, of a customer's dissatisfaction with the provision of a service or service from the Company.

The Company attaches great importance to the satisfaction of its customers and the quality of its services. To do this, the company has put in place a customer complaints management system intended to process its customers' complaints in an efficient, transparent and harmonized manner. This system applies to all its customers, individuals and legal entities.

3.2 Contact details

Any customer complaint must be sent in writing in the following manner:

- By mail, to the following address: Direction Générale BIM FINANCE 12 RUE DE LA PART DIEU 69003 LYON France.
- By email, to the following address: contact@bim.finance

3.3 Terms of issue

The processing of your complaint is:

- free
- made by email, within a maximum of 2 months between the date of receipt of the complaint and the date of sending the response to the customer, unless duly justified special circumstances arise

Information enabling the complaint to be processed:

- Complete identity of the applicant: Name, First name, Address, Telephone, Address and Email address
- Description of the complaint and supporting documents: invoice, contract, support email, etc.