CZR TOKEN RISK DISCLOSURE

Version 1.0
Effective Date: September 25, 2026
Issuer: CZR Fndn Ltd.
Jurisdiction: British Virgin Islands

IMPORTANT RISK WARNING

Acquiring, holding, transferring, staking, or trading CZR involves substantial risk.

CZR is a digital token whose price may be highly volatile. You may lose some or all of the value associated with your CZR. You should not purchase CZR with funds you cannot afford to lose.

No representation or guarantee is made regarding:

- The future price or value of CZR
- Investment returns
- Trading volume
- Market liquidity
- Exchange availability
- Continued exchange listing
- Token utility
- Rewards or staking returns
- Adoption of the CZR ecosystem
- The ability to sell or transfer CZR
- The success of CZR Fndn Ltd., CZR Exchange, or any affiliated project

This Risk Disclosure does not describe every possible risk. Additional or unforeseen risks may arise.

Before acquiring CZR, you should review:

- The CZR Token Whitepaper
- The CZR Token Litepaper
- The CZR Token Terms
- Applicable public-sale terms
- Applicable exchange, wallet, staking, airdrop, or program terms

You should obtain independent legal, financial, and tax advice where appropriate.

1. Token Information

Item	Details
Token name	CZR
Token symbol	CZR
Network	Ethereum
Standard	ERC-20
Contract address	`0xfeD863B6A995BE69c2BBc5089BcDa5414793CE24`
Issuer	CZR Fndn Ltd.
Issuer jurisdiction	British Virgin Islands
Maximum supply	1,000,000,000 CZR
Current total supply	1,000,000,000 CZR
Public-sale price	USD $0.025 per CZR
Expected launch liquidity supply	Up to 5,000,000 CZR
Planned launch date	October 1, 2026
Primary trading venue	CZR Exchange

The public-sale price is not a guarantee of CZR's market price at launch or at any future time.

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2. Total-Loss Risk

You may lose the entire amount paid for CZR.

CZR may become illiquid, lose its utility, decline significantly in price, become unavailable for trading, or cease to have an active market.

There is no deposit insurance, government compensation program, redemption guarantee, or promise that the Issuer or another person will repurchase CZR.

You should purchase CZR only if you can bear a total loss.

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3. Price Volatility

Digital-token prices may change rapidly and unpredictably.

The CZR price may be affected by:

- Supply and demand
- Trading activity
- Market sentiment
- Token releases
- Market-maker activity
- Concentrated holdings
- Broader digital-asset markets
- Macroeconomic conditions
- Regulatory announcements
- Security incidents
- Exchange availability
- Public communications
- Rumors or inaccurate information
- Actions by large holders
- Technical or operational failures

CZR may experience sudden price increases or decreases. Historical performance of other tokens does not predict CZR's future performance.

The public-sale price of $0.025 should not be interpreted as an appraisal, fair-market valuation, minimum price, or promise of future value.

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4. Limited Launch-Liquidity Risk

CZR expects to allocate up to 5,000,000 CZR to initial liquidity operations, representing up to 0.50% of the maximum supply.

A limited launch-liquidity supply may result in:

- Significant volatility
- Wider bid-ask spreads
- Greater price sensitivity
- Increased slippage
- Difficulty executing large orders
- Rapid price changes
- Temporary price dislocations
- Difficulty selling CZR during periods of stress

The amount assigned to liquidity operations is not necessarily the same as circulating supply, market depth, or tokens immediately offered for sale.

There is no guarantee that liquidity will be sufficient for a holder to enter or exit a position at a desired price.

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5. Circulating-Supply Risk

Maximum supply, total supply, unlocked supply, distributed supply, liquidity inventory, and circulating supply are different measurements.

The actual circulating supply may change because of:

- Token distributions
- Vesting releases
- Public-sale releases
- Airdrops
- Market-maker inventory
- Liquidity deployment
- Treasury transfers
- Staking activity
- Token burns
- Data-provider classifications

Different market-data providers may report different circulating-supply figures.

An incorrect assumption about circulating supply may lead to an inaccurate estimate of CZR's market capitalization, liquidity, scarcity, or valuation.

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6. Token Allocation and Concentration Risk

A substantial portion of the maximum CZR supply is allocated to Strategic Ecosystem Holdings and Corporate Reserves.

The published allocation is:

Allocation	Percentage	CZR Amount
Strategic Ecosystem Holdings	45.50%	455,000,000
Corporate Reserves	45.40%	454,000,000
Team and Advisors	7.10%	71,000,000
Liquidity Operations	1.00%	10,000,000
Community Airdrop	1.00%	10,000,000
Total	**100.00%**	**1,000,000,000**

This concentration may create risks involving:

- Significant influence by a limited number of persons
- Large future token transfers
- Market reactions to wallet movements
- Dependence on internal authorization procedures
- Actual or perceived selling pressure
- Treasury-management decisions
- Security of concentrated wallets
- Conflicts involving allocation or use of tokens

Vesting and internal controls may reduce certain risks but cannot eliminate them.

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7. Vesting and Unlock Risk

Future token releases may increase the number of transferable or circulating tokens.

The principal vesting schedules include:

- Strategic Ecosystem Holdings: Monthly over 120 months
- Corporate Reserves: 3-month cliff followed by monthly vesting over 18 months
- Team and Advisors: 12-month cliff followed by monthly vesting over 36 months
- Public-sale tokens: 12-month lock followed by monthly vesting over 12 months
- Community Airdrop: Distribution schedule to be announced

Token unlocks may create or be perceived to create additional selling pressure.

Even where token recipients do not sell, the market may react negatively to a scheduled release or movement of tokens.

Operational errors, incorrect configurations, wallet compromise, contractual disputes, or failures involving a vesting mechanism may also affect release schedules.

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8. Public-Sale Lockup Risk

Unless different terms are stated in an applicable signed agreement or purchase confirmation, public-sale tokens are expected to be subject to:

- 0% unlock at launch
- A 12-month lock
- Monthly vesting over the following 12 months

During the lock period, purchasers may be unable to transfer, sell, pledge, withdraw, or otherwise use their CZR.

The market price may rise or fall during the lock period. A purchaser may be unable to respond to market conditions because the tokens remain restricted.

The existence of a lockup does not guarantee price stability or prevent other tokens from becoming transferable.

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9. Market-Maker Risk

The Issuer, CZR Exchange, or an affiliated entity may engage one or more market makers or liquidity providers.

Arrangements may include:

- Token loans
- Service fees
- Performance-based fees
- Revenue sharing
- Purchase rights or options
- Inventory-return requirements
- Reporting obligations

Market makers may control significant token inventory and may buy or sell CZR under their agreements.

Market-making activities may affect:

- Trading volume
- Available liquidity
- Bid-ask spreads
- Short-term price behavior
- Exchange inventory
- Market perception

A market maker may fail to perform, become insolvent, suffer a security breach, breach its agreement, or discontinue services.

Market-making arrangements do not guarantee a particular price, trading volume, spread, liquidity level, or ability to sell CZR.

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10. Affiliated Trading-Venue Risk

CZR Exchange is intended to serve as the primary trading venue for CZR.

CZR Fndn Ltd. does not directly own CZR Exchange. The entities are separate legal entities but are affiliated within the broader CZR ecosystem.

They share a common founder and may have overlapping beneficial ownership, directors, officers, or management personnel.

This relationship creates actual or perceived conflicts involving:

- Listing decisions
- Trading fees
- Rewards and incentives

- Market making
- Treasury transactions
- Token burns
- Staking programs
- Liquidity decisions
- Access to confidential information
- Marketing and promotional activity
- Enforcement of trading rules

Policies and internal procedures may reduce these risks but cannot eliminate all conflicts.

CZR Exchange may experience downtime, technical problems, compliance restrictions, cybersecurity incidents, withdrawal delays, liquidity limitations, or operational failures.

The Issuer does not guarantee continued trading availability on CZR Exchange or any other venue.

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11. Limited Exchange-Availability Risk

CZR may initially be available on a limited number of trading venues.

No representation or guarantee is made that:

- CZR will be listed on another exchange.
- A listing will occur by a particular date.
- A listing will remain available.
- Deposits and withdrawals will always operate.
- Any trading pair will have sufficient liquidity.
- A third-party exchange will accept CZR.
- CZR will be available in a holder’s jurisdiction.

An exchange may suspend trading, restrict withdrawals, delist CZR, or cease operations without the Issuer’s control.

Limited exchange availability may make CZR more difficult to buy, sell, value, or transfer.

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12. Smart-Contract Risk

CZR operates through software deployed on Ethereum.

Smart contracts may contain:

- Coding errors
- Undiscovered vulnerabilities
- Unexpected behavior
- Integration failures
- Compatibility problems
- Incorrect assumptions
- Implementation errors

A security review or audit cannot identify every possible vulnerability and does not guarantee that a contract is secure.

A smart-contract failure could result in interrupted transfers, loss of utility, financial loss, or other adverse effects.

Users should verify the official CZR contract address before interacting with the token.

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13. Administrative-Control Risk

The CZR contract uses role-based administrative permissions.

Authorized roles may include the ability to:

- Grant or revoke roles
- Mint CZR within the maximum supply cap
- Pause or unpause token operations

The full maximum supply has already been minted. If tokens are burned, authorized minting may restore burned supply up to—but never above—the one-billion-token maximum cap.

If token operations are paused, transfers, minting, and burning may be temporarily unavailable.

Administrative credentials may be:

- Lost
- Compromised
- Misused
- Subject to legal orders
- Transferred incorrectly
- Used in error

Internal approval procedures may reduce but cannot eliminate administrative-control risks.

Detailed contract-control information is available in the CZR Token Whitepaper and through the verified contract records on Ethereum.

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14. Ethereum Network Risk

CZR depends on the Ethereum network.

Ethereum may experience:

- Network congestion
- High transaction fees
- Delayed confirmations
- Chain reorganizations
- Protocol changes
- Software defects
- Validator failures
- Forks
- Cyberattacks
- Reduced network performance
- Changes in technical standards

The Issuer does not control Ethereum and cannot guarantee its availability, security, speed, fees, or continued operation.

Changes to Ethereum may affect CZR's accessibility, transferability, compatibility, or utility.

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15. Wallet and Private-Key Risk

CZR holders are responsible for protecting their wallets and credentials.

Losses may result from:

- Lost private keys
- Lost seed phrases
- Weak passwords
- Compromised devices
- Malware
- Phishing

- Social engineering
- Fake wallet applications
- Incorrect addresses
- Unsupported networks
- Unauthorized approvals
- Malicious smart contracts
- Physical loss or theft

Blockchain transfers are generally irreversible.

The Issuer may be unable to recover tokens sent to an incorrect address or accessed through compromised credentials.

No legitimate CZR representative should request your private key or seed phrase.

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16. Custody and Counterparty Risk

CZR may be held through self-custody, CZR Exchange, a custodian, or another service provider.

Each method presents different risks.

Third-party custodians and exchanges may experience:

- Insolvency
- Cybersecurity incidents
- Operational failures
- Withdrawal restrictions
- Asset freezes
- Legal proceedings
- Internal fraud
- Service-provider failures
- Loss of licenses or banking relationships

Assets held through a third party may be treated differently from self-custodied assets during insolvency or legal proceedings.

You should independently evaluate any wallet, exchange, custodian, or service provider before transferring CZR.

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17. Cybersecurity Risk

The CZR ecosystem and its service providers may be targeted by:

- Hacking
- Distributed-denial-of-service attacks
- Malware
- Ransomware
- Credential theft
- Insider threats
- Social engineering
- SIM-swapping
- Supply-chain attacks
- Data breaches

Security measures cannot eliminate all cybersecurity risk.

An incident may affect token access, trading, withdrawals, personal information, liquidity, platform availability, or market confidence.

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18. Fraud and Impersonation Risk

Fraudsters may impersonate:

- CZR Fndn Ltd.
- CZR Exchange
- CZR Wallet
- Founders or executives
- Customer-support personnel
- Market makers
- Airdrop administrators
- Exchange-listing representatives

Fraud may involve fake websites, tokens, applications, social-media accounts, emails, support channels, giveaways, or investment opportunities.

Users should rely only on verified official channels and confirm the CZR contract address before completing a transaction.

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19. Token-Utility Risk

Planned utility may be delayed, modified, restricted, or discontinued.

Utility may depend on:

- Product development
- Technical integration
- User adoption
- Commercial partnerships
- Regulatory requirements
- Geographic eligibility
- Platform availability
- Compliance approval
- Market conditions

Holding CZR does not guarantee access to fee discounts, VIP benefits, staking, rewards, Launchpad opportunities, wallet features, airdrops, or other programs.

A reduction in utility may negatively affect demand and market value.

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20. Staking and Reward Risk

If staking is introduced, it may involve:

- Lock periods
- Delayed withdrawals
- Changing reward rates
- Smart-contract risk
- Custody risk
- Program termination
- Technical failures
- Tax obligations
- Eligibility restrictions
- Loss of token value

Reward rates are not guaranteed unless expressly stated in applicable program terms.

The value of rewards may fall below the value of the tokens committed or the risks assumed.

References to staking do not create an obligation to launch or maintain a staking program.

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21. Airdrop Risk

The CZR community-airdrop allocation is subject to future terms.

Potential risks include:

- Eligibility changes
- Snapshot errors
- Fraudulent claims
- Sybil attacks
- Delayed distribution
- Geographic restrictions
- Tax consequences
- Phishing campaigns
- Market selling following distribution

No person has a right to receive an airdrop unless confirmed under the applicable airdrop terms.

Airdrop distributions may increase circulating supply and affect market conditions.

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22. Buyback and Burn Risk

CZR may introduce buyback or burn programs, but no program is guaranteed.

Any program may depend on:

- Formal authorization
- Available resources
- Applicable law
- Market conditions
- Operational readiness
- Published terms

A buyback or burn does not guarantee price appreciation, reduced volatility, increased liquidity, or permanent supply reduction.

Authorized minting may restore previously burned supply up to the one-billion-token maximum cap.

No holder should acquire CZR in reliance on a future buyback or burn.

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23. Regulatory and Legal Risk

Laws governing digital assets are developing and may change rapidly.

Authorities may:

- Restrict token sales
- Restrict trading
- Impose licensing requirements
- Require additional disclosures
- Require registration
- Restrict marketing
- Limit staking or rewards
- Impose reporting obligations
- Require transaction blocking
- Freeze assets
- Prohibit certain activities
- Take enforcement action

A regulatory change may affect CZR's utility, availability, transferability, exchange listing, value, or legal treatment.

The Issuer may modify, restrict, suspend, or discontinue a program to comply with applicable law.

Legal treatment may vary among jurisdictions and may change after a person acquires CZR.

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24. Restricted-Jurisdiction Risk

CZR is not offered or made available by the Issuer to:

- United States persons
- Persons located in the United States
- United Kingdom customers
- European Union customers
- Sanctioned persons or jurisdictions

- Persons whose participation would violate applicable law

Eligibility restrictions may be expanded or changed.

Users must not use a VPN, proxy, nominee arrangement, false information, or third party to evade geographic or compliance restrictions.

A holder who becomes ineligible may lose access to certain CZR products, services, rewards, trading functions, or programs.

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25. Sanctions and Asset-Freezing Risk

Transactions may be screened for sanctions, fraud, money laundering, terrorist financing, and other prohibited activity.

Funds, tokens, payments, or refunds may be:

- Delayed
- Blocked
- Rejected
- Frozen
- Reported
- Transferred as directed by a competent authority

A payment or refund may not be processed if it would violate sanctions, an asset-freezing requirement, a court order, or another legal obligation.

The Issuer may request additional information concerning the source of funds, source of wealth, wallet ownership, counterparties, or transaction history.

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26. Tax Risk

Acquiring, holding, transferring, selling, staking, receiving, or using CZR may create tax consequences.

Possible obligations may include:

- Income tax
- Capital-gains tax

- Corporate tax
- Withholding tax
- Reporting requirements
- Recordkeeping requirements
- Other duties or assessments

Tax treatment varies by jurisdiction and may change.

The Issuer does not provide tax advice. Each person is responsible for obtaining independent advice and satisfying applicable obligations.

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27. Operational and Business Risk

The CZR ecosystem may face:

- Product-development delays
- Technology failures
- Personnel changes
- Funding limitations
- Vendor failures
- Commercial disputes
- Banking interruptions
- Custodian problems
- Compliance delays
- Regulatory restrictions
- Reduced user adoption
- Competitive pressure
- Reputational harm
- Business interruption

These events may affect the ecosystem’s ability to develop or maintain CZR utility.

The success of CZR depends partly on the continued execution and operation of multiple affiliated and third-party organizations.

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28. Reliance on Key Persons

The CZR ecosystem may depend on founders, executives, developers, compliance personnel, contractors, and service providers.

The departure, incapacity, misconduct, or reduced involvement of key persons could adversely affect:

- Strategy
- Product development
- Compliance
- Market confidence
- Partnerships
- Operations
- Token utility

There is no guarantee that key persons will remain involved for any particular period.

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29. Third-Party Service-Provider Risk

CZR may rely on third parties for:

- Blockchain infrastructure
- Cybersecurity
- Identity verification
- Compliance screening
- Wallet services
- Custody
- Market making
- Banking
- Payments
- Communications
- Hosting
- Analytics
- Token-distribution systems

The Issuer may have limited control over these providers.

A third-party failure, breach, termination, insolvency, or regulatory issue may disrupt CZR-related services.

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30. Data and Information Risk

Publicly available information concerning CZR may be:

- Delayed
- Incomplete
- Incorrect
- Misinterpreted
- Based on differing methodologies
- Published by unauthorized third parties

Market-data providers may report different figures for supply, volume, price, liquidity, or market capitalization.

Users should verify important information through official sources and on-chain records.

Social-media statements, community messages, rumors, or third-party price predictions should not be treated as official disclosures.

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31. Forward-Looking Statement Risk

The Whitepaper, Litepaper, website, announcements, and marketing materials may contain statements about future plans, including:

- Token utility
- Product releases
- Partnerships
- Exchange availability
- Staking
- Rewards
- Launchpad access
- Buybacks
- Burns
- Ecosystem growth

These statements are based on current expectations and assumptions.

Actual results may differ materially because of market, technical, regulatory, operational, financial, or commercial developments.

Forward-looking statements are not guarantees or binding promises unless expressly included in a signed agreement.

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32. No Regulatory Approval

Publication of the Whitepaper, Litepaper, Token Terms, this Risk Disclosure, or any technical review should not be interpreted as approval, endorsement, authorization, or guarantee by a regulator, government authority, auditor, exchange, or professional adviser.

Legal review of documentation does not guarantee that authorities will agree with the Issuer's legal or regulatory analysis.

No regulator or authority has guaranteed the value, security, legality, performance, or success of CZR.

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33. No Investment, Legal or Tax Advice

Information provided by the Issuer, CZR Exchange, their affiliates, founders, officers, employees, advisors, contractors, or service providers does not constitute:

- Investment advice
- Financial advice
- Legal advice
- Tax advice
- Accounting advice
- A recommendation to acquire or sell CZR
- A guarantee of future performance

You are responsible for conducting your own review and obtaining independent professional advice.

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34. Risks May Change

The risks described in this document may change over time.

New risks may arise because of:

- Regulatory developments
- Technology changes
- Security incidents
- New products
- New counterparties
- Market conditions
- Changes to token utility
- Changes to the CZR ecosystem

The Issuer may update this Risk Disclosure. The latest version will be published through czrtoken.com or another official channel.

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35. Official Information

Users should rely only on official CZR sources:

CZR Token:
czrtoken.com

CZR Exchange:
czrex.com

CZR Wallet:
czrwallet.com

CZR Documentation:
https://czrexchange.gitbook.io/czrexchange-docs/

Ethereum Contract:
https://etherscan.io/token/0xfeD863B6A995BE69c2BBc5089BcDa5414793CE24

General inquiries:
admin@czrtoken.com

Support:
support@czrtoken.com

Always confirm the complete Ethereum contract address before acquiring, transferring, or interacting with CZR.

RISK ACKNOWLEDGMENT

By purchasing CZR directly from the Issuer, electronically accepting this Risk Disclosure, or participating in an applicable CZR program, you acknowledge and confirm that:

- You have read and understood this Risk Disclosure.
- You have reviewed the CZR Token Whitepaper, Litepaper, and Token Terms.
- You understand that CZR is highly speculative and may be highly volatile.
- You may lose the entire amount paid for CZR.
- Liquidity may be limited or unavailable.
- You may be unable to sell or transfer CZR.
- The public-sale price does not guarantee a future market price.
- Future vesting releases may affect circulating supply and market conditions.
- Token ownership and treasury holdings are concentrated.
- CZR Exchange is affiliated with the Issuer.
- Market makers may hold significant CZR inventory.
- Smart contracts, wallets, exchanges, and blockchains may fail or be compromised.
- Token utility, staking, rewards, airdrops, buybacks, and burns are not guaranteed.
- Laws and eligibility requirements may change.
- No regulator, exchange, auditor, or adviser guarantees CZR.
- You are responsible for your legal eligibility, taxes, wallet security, and investment decisions.
- You have had the opportunity to obtain independent legal, financial, and tax advice.
- You can bear a total loss of the value associated with CZR.

CZR Fndn Ltd.
British Virgin Islands

Official CZR Contract Address:
`0xfeD863B6A995BE69c2BBc5089BcDa5414793CE24`

Website: czrtoken.com
Email: admin@czrtoken.com
Support: support@czrtoken.com

End of CZR Token Risk Disclosure — Version 1.0