

Risk information and communication  
policy for customers

**anycoin** direct

# Background

The following chapter of this policy will provide risk information and communication to customers of Anycoin Direct. This part of the policy will be published on our website as soon as Anycoin Direct obtains the license. With this policy, customers will be informed about the risks regarding investing in cryptocurrencies.

## Introduction

Anycoin Direct and its associated entities wants to offer a secure and able platform. Anycoin Direct therefore carefully considers the interests of its customers, employees, partners, regulators and society at large and the integrity and image of the cryptocurrency market. Therefore, Anycoin Direct is asking you to carefully read the material provided before you start trading in cryptocurrencies. We advise you to carefully read this document. Investing and trading in cryptocurrencies is new, high-risk and highly speculative; you could lose your entire investment (risk of total loss). Anycoin Direct is a regulated financial institution under the supervision of the German Federal Financial Supervisory Authority (BaFin), the Dutch supervising authority (De Nederlandsche Bank) and the Austrian Financial Market Authority (FMA). Anycoin Direct holds a license for proprietary trading pursuant to Section 1 (1a) sentence 2 No. 4 KWG (German Banking Act) as well as a license for crypto custody business pursuant to Section 1 (1a) sentence 2 No. 6 KWG.

Cryptocurrencies are financial instruments in the form of crypto assets. The acquisition of cryptocurrencies is associated with various risks. You should thoroughly read the General Terms and this Risk information and communication policy prepared by Anycoin Direct, before buying, selling, swapping or storing cryptocurrencies. Anycoin Direct does not provide investment advice. Anycoin Direct does not make investment recommendations, nor does Anycoin Direct consider whether the purchase and/or sale of cryptocurrencies is individually suitable for you based on your personal circumstances. There is also no appropriateness check.

The contents of our platform have been compiled with great care to the best of our knowledge. However, we cannot assume any liability for the correctness and completeness of the information provided here. Should you have any additional requirements, we would be grateful if you could send them by e-mail at [support@anycoindirect.eu](mailto:support@anycoindirect.eu).

Please note that this policy is intended to provide you with an overview of risks and information that we find relevant. Additional information may also be important to you. It is essential to always do your own research and base your decisions on your own personal situation.

We or third parties do not accept any liability for the correctness and/or completeness and/or topicality of the individual information. By opening an account and using any of the Services offered on the Platform, you acknowledge that you have read, understood and accepted the risks in this policy.

# Information on cryptocurrencies

## White paper

A so-called 'white paper' will be available for many cryptocurrencies. A crypto white paper is a comprehensive guide to a cryptocurrency project, with information on its purpose, technical details and roadmap. Before investing in a cryptocurrency, it is advisable to do your own research and read the white paper.

## Warnings

One or more cryptocurrencies and/or their issuers may be under increased supervision by authorities. It is possible that certain cryptocurrencies may receive warning(s) from authorities in the past or in the future. Anycoin Direct is not liable for the offering of cryptocurrencies affected by this.

## Risks surrounding cryptocurrencies

The following risks, among others, may be related to trading and investing in cryptocurrencies.

1. Cryptocurrencies are an unregulated product. You therefore receive no financial protection.
2. Cryptocurrencies are not covered by the bank deposit guarantee scheme and your investment in cryptocurrencies can therefore be not insured.
3. Investing or trading in cryptocurrencies is new, high-risk, and highly speculative. You can lose your entire investment.
4. The value of cryptocurrencies is subject to continuous fluctuations that may persist for a short or longer period of time. The high volatility of the market can either be to your personal advantage or disadvantage.

# Business Model

Anycoindirect.eu is an online cryptocurrency exchange platform. Blockchain technologies and digital currencies are emerging since the late 1990's and after years of development an increasing amount of blockchain based companies are releasing proof of concepts, which has caused a substantial growth in demand and supply over the last few years. An increasing amount of companies, governmental institutions and individuals are acknowledging the fundamental aspects and potential growth of blockchain technology and the use of cryptocurrencies. Thanks to the many years of experience within the market, Anycoin Direct has built up a reliable image. She is therefore known for her skilled customer service and available and safe systems.

## Exchange: Buy

1. Customers have the ability to purchase cryptocurrency through the online platform of anycoindirect.eu. After selection of their preferred cryptocurrency, the customer enters either the number of coins or total sum in euro. The counter equivalent is automatically calculated.
2. The customer enters a wallet address where the cryptocurrency must be sent to. After this, the customer selects the preferred payment method.
3. After acceptance of the General Terms, the customer clicks on 'place order'-button. Then, the payment is to be confirmed and executed in the given time window. If the customer fails to confirm the payment within the given timespan, the platform generates a new offer. This time span is limited, due to the volatile nature of cryptocurrency.
4. Anycoindirect.eu offers payment methods to customers, aside from regular bank transactions Giro pay, Sofort and Credit Card. After confirmation of the payment by a payment service provider or when the payment is deposited at the bank account of Anycoin Direct, the order is processed according to the customers' order entry. The ordered amount of cryptocurrencies are sent to the customer's specified wallet address.

## Exchange: Sell

1. Customers are able to sell their cryptocurrencies through the online platform anycoindirect.eu. After selecting the cryptocurrency, the customer either enters the number of coins that he wishes to sell to Anycoin Direct or the value in euro.
2. The customer selects a verified personal bank account or credit card, or adds a new bank account or credit card.
3. After accepting the General Terms, the platform guides the customer to the "Sell" clickable-button. The platform redirects the customer to a new page. On this page the order details (e.g. coin amount, payout amount) are displayed. The platform provides the customer with an address to which the customer must will send the cryptocurrency within the displayed timespan.
4. The transaction is initiated by a broadcast to the blockchain. An unique TX-ID is created. This TX-ID is assigned to the transaction. TX-ID stands for transaction ID.
5. The platform operates in such a way that the volatile nature of the product is mitigated for Anycoin Direct and for the customer. The actual pay-out to the customer is performed after the transaction is confirmed within the blockchain. Thus, received in the specified wallet.
6. Pay-outs in euro are performed several times a day, during banking opening hours, and are approximately received in two working days after order initiation.

## Exchange: Swap

1. Customers are able to swap their cryptocurrencies for other cryptocurrencies through the online platform anycoindirect.eu. After selecting the cryptocurrency, the customer selects the cryptocurrency that they want to swap with.
2. The customer then sends their cryptocurrencies to Anycoin Direct. Anycoin Direct sends the ordered cryptocurrencies to the entered wallet address.

## Custodial services

1. Customers are able to store cryptocurrency tokens in the Vault on the online platform anycoindirect.eu. After selection of their preferred cryptocurrency, the customer enters either the number of coins or total sum in euro. The counter equivalent is automatically calculated.
2. The customer selects the Vault as the storage location and the cryptocurrency tokens are then stored in the Vault. By using the Vault as a custodial wallet, the customer will not own the cryptocurrencies on the blockchain.
3. Cryptocurrency tokens are linked to a number of cryptocurrencies that is held in the wallet of the Foundation. The tokens can be converted within the Vault into other Tokens and Tokens can be converted to EUR and transferred to the validated personal bank account of the customer.

## Pricing

1. The price calculation for all order types (buy, sell, swap) is similar.
2. If the customer chooses to use the storage location of the Vault, Anycoin Direct will incur less transaction costs on the blockchain. Therefore, when using the Vault, transaction costs will be lower than when using a personal wallet or a third-party custodial wallet.
3. Current prices are displayed in the General Terms.

# Risks and security measures

1. Anycoin Direct develops its activities within a sector where there are real risks of loss, theft, hacking and phishing with the aim of stealing your assets.
2. It is your own responsibility to take the necessary security measures. This can include the following measures:
  - a. Use your personal account at Anycoin Direct and do not let anyone else access your account.
  - b. Only use your secured devices (laptop, desktop, mobile phone) to access your account and your email address.
  - c. Use two-factor-authentication (2FA) in your account at Anycoin Direct and you are advised to use two-factor-authentication for your personal email account.
  - d. Use a phone that is secured by you (strong PIN and/or biometrics like FaceID and Fingerprint) and only used by you.
  - e. Use an email address that is secured by you and only used by you.
  - f. Use a strong generated password for your account and your email address.
  - g. Reach our official Anycoin Direct website ([anycoindirect.eu](https://anycoindirect.eu)) via a bookmark.
  - h. Never store your seed phrase/backup in your email or unencrypted on an electronic device.
  - i. When storing your seed phrase/backup on an electronic device, make sure you use a secure device with strong encryption and store the password with extreme care.
  - j. Never print or write your seed phrase or private key on a paper unless you are very aware how to secure your seed phrase according to the highest standards and use a bank safe deposit box.
  - k. Use the latest antivirus software and firewalls versions to prevent malicious software, worms, trojan horses and viruses on all your devices.
  - l. Make sure your devices, web browsers and operating systems contain the latest (security) updates.
  - m. Beware of phishing mails and messages. Please take notion of email addresses that are used to contact you on behalf of Anycoin Direct.
  - n. Never follow up instructions that require you to send cryptocurrencies to third parties without any in depth analysis on these parties.
  - o. Never enter your seed phrase on a website, only in the official wallet software/hardware device.
  - p. If you receive a suspicious message that from "Anycoin Direct", contact customer support through the bookmarked website to check the authenticity of the message.
  - q. Please take notion of the platform social media accounts that are used on our behalf, which are:
    - (1) Website: <https://anycoindirect.eu>
    - (2) Facebook: [facebook.com/AnycoinDirect](https://facebook.com/AnycoinDirect)
    - (3) Instagram: [@anycoindirect](https://instagram.com/anycoindirect)
    - (4) Twitter: [@anycoindirect](https://twitter.com/anycoindirect)
    - (5) LinkedIn: <https://linkedin.com/company/anycoin-direct>
    - (6) TikTok: [@anycoindirect](https://tiktok.com/@anycoindirect)
  - r. Please note that we will only send your purchased cryptocurrencies to your own personal wallet(s) or exchanges.
  - s. Please note that we will never request for you to send your cryptocurrencies to a specific wallet address that does not belong to Anycoin Direct.
  - t. Please note that we will never ask for a seed phrase or private key or your password or pin code of your account.
3. This list of measures is not exhaustive.
4. Immediately follow up our instruction in the area of security precautions.

5. By not taking the necessary measures you are committing an act of negligence.
6. Neglecting to protect your own account or wallet against loss or fraud falls completely within your sphere of risk and your responsibility.

## Risks and financial awareness

1. Investing or trading in cryptocurrencies is new, high-risk, and highly speculative.
2. You can lose your entire investment.
3. Only use funds that you can afford to lose.
4. We advise you to consult with your financial advisor or any other independent person before buying cryptocurrencies.
5. Past performance is no guarantee of future results.

## Risk awareness

1. There is an inherent risk that software, the software platform, systems, and APIs could contain weaknesses or vulnerabilities. Anycoin Direct does not offer any guarantee that the procedure for sending, receiving, trading and ownership of cryptocurrencies will proceed without interruptions or errors.
2. There is an inherent risk that current or new legislation could negatively influence your legal position in relation to Anycoin Direct and third parties, including the Tax Authority and supervisory authorities.
3. There is an inherent risk that current and new legislation and licensing requirements could oblige Anycoin Direct to modify its system technology and require more information from you.
4. There is an inherent risk that the internet connections of Anycoin Direct or third parties fail, which could prevent Anycoin Direct from fulfilling its obligations arising from the agreement.
5. There is an inherent risk that the value of cryptocurrencies could decrease to such a degree that you lose your cryptocurrencies or currencies in whole or in part.
6. There is an inherent risk that you could lose your cryptocurrencies or currency due to internet criminality, blockchain attacks, theft, loss or physical attack.
7. Because of the risks mentioned in this article, there is a possibility that:
  - a) you could lose your credits, cryptocurrencies or currency;
  - b) a shortcoming in the fulfilment arises on the part of Anycoin Direct;
  - c) you will suffer damages.
8. There is an inherent risk that if you lose/share/insecurely store your password or pin code to your account or your email, a breach or theft through phishing, social engineering or hacking on your side is imminent.
9. There is an inherent risk that if you lose the word combinations of your wallet (seed phrase), you can no longer gain access to your wallet and/or another person gaining access to your personal wallet.
10. There is an inherent risk of loss of the word combinations of your third party custodial wallet (seed phrase). Anycoin Direct does not save your seed phrase, and therefore loss thereof could result in losing access to your wallet and/or assets, preventing you from creating a wallet and/or someone else gaining access to your personal wallet and/or assets.
11. There is an inherent risk that you send your cryptocurrencies over a network that Anycoin Direct does not use to receive the cryptocurrencies or you send your cryptocurrencies to a wrong address, causing the cryptocurrency to be lost.

12. There is an inherent risk that you may send ICO tokens to the wallet address of Anycoin Direct. Should you do so, you must then regard these ICO tokens as lost. You are not entitled to the ICO tokens that have been sent to the wallet of Anycoin Direct. Developing a method of safeguarding these ICO tokens is costly. Additionally, the integrity and security of the Services of Anycoin Direct would be put at risk.
13. There is an inherent risk that your cryptocurrency undergoes a fork and that Anycoin Direct does not support the fork cryptocurrency, and that Anycoin Direct will not support the respective cryptocurrency as a result of the hard fork. You are not in any way whatsoever entitled to fork coins.

## Integrity and conflicts of interest

Anycoin Direct has taken particular organisational precautions to counter conflicts of interest and protect the integrity of the company and the cryptocurrency sector as a whole. These safeguards include prevention of conflict of interest by employees and the management, prevention of market manipulation, transparency and insider rules. Anycoin Direct is responsible for complying with applicable laws and regulations and will be committed to protecting its customers and the integrity of the crypto market.



# Communication

Anycoin Direct offers different types of communication possibilities. The purpose is to be accessible to all customers and other relations, such as partners, third party service providers, regulators and others. Customers and relations have the following options for communicating with Anycoin Direct:

## Postal address

- a. For German customers and relations:  
Im Hammereisen 27e  
47559 Kranenburg  
Germany
  
- b. For all other customers and relations:  
Marshallweg 5  
5466 AH Veghel  
The Netherland

## Other communication options

- E-mail ([support@anycoindirect.eu](mailto:support@anycoindirect.eu))
- Contact form (<https://anycoindirect.eu/en/contact>)
- Phone call in The Netherlands (+31 413 74 71 74)
- Chat (question mark in the app or website)
- Video call (available on request or invite via chat)
- Fax to German office (+49 6920436129)