

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. While we make every effort to ensure that any material in this white paper is accurate and up to date, such material in no way constitutes the provision of professional advice. PayFBit Token does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this white paper. Investors and potential PayFBit token holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this white paper, which material is purely published for reference purposes alone.

PayFBit tokens will not be intended to constitute securities in any jurisdiction. This white paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. PayFBit does not provide any opinion on any advice to purchase, sell, or otherwise transact with PayFBit tokens and the fact of presentation of this white paper shall not form the basis of, or be relied upon in connection with, any contract or investment decision. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of PayFBit tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this WhitePaper. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of PayFBit tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this WhitePaper.

This PayFBit White Paper is for information purposes only. We do not guarantee the accuracy of or the conclusions reached in this white paper, and this white paper is provided “as is”. This white paper does not make and expressly disclaims all representations and warranties, express, implied, statutory or otherwise, whatsoever, including, but not limited to: (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title or non-infringement; (ii) that the contents of this white paper are free from error; and (iii) that such contents will not infringe third-party rights. and its affiliates shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this white paper or any of the content contained herein, even if advised of the possibility of such damages. In no event will team PayFBit or its affiliates be liable to any person or entity for any damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill or other intangible losses. PayFBit makes no representations or warranties (whether express or implied), and disclaims all liability arising from any information stated in the white paper. In particular, the “Roadmap” as set out in the text of the white paper is subject to change, which means that PayFBit is not bound by any representations to the future performance and the returns of PayFBit. The actual results and the performance of PayFBit may differ materially from those set out in the PayFBit White Paper.

Please note that contents of PayFBit white paper may be altered or updated at any time in future by the project’s management team. The Whitepaper has been prepared solely in respect of Initial Coin Offering of PayFBit tokens. No shares or other securities of the Company are being offered in any jurisdiction pursuant to the Whitepaper. The Whitepaper does not constitute an offer or invitation to any person to subscribe for or purchase shares, rights or any other securities in the Company. The shares of the Company are not being presently offered to be, registered under Securities Act of any country, or under any securities laws of any state. the tokens referred to in this whitepaper have not

been registered, approved, or disapproved by the us securities and exchange commission, any state securities commission in the united states or any other regulatory authority nor any of the foregoing authorities examined or approved the characteristics or the economic realities of this token sale or the accuracy or the adequacy of the information contained in this white paper under, the US. Securities act of 1933 as amended, or under the securities laws of any state of the united states of America or 28

any other jurisdiction. purchasers of the tokens referred to in this whitepaper should be aware that they bear any risks involved in acquisition of PayFBit tokens, if any, for an indefinite period of time. Some of the statements in the whitepaper include forward-looking statements which reflect Team PayFBit's current views with respect to product development, execution roadmap, financial performance, business strategy and future plans, both with respect to the company and the sectors and industries in which the company operates. statements which include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. all forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the group's actual results to differ materially from those indicated in these statements. these factors include but are not limited to those described in the part of the whitepaper entitled " risk factors ", which should be read in conjunction with the other cautionary statements that are included in the whitepaper. any forward-looking statements in the whitepaper reflect the group's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the group's operations, results of operations and growth strategy. these forward-looking statements speak only as of the date of the whitepaper. subject to industry acceptable disclosure and transparency rules and common practices, the company undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. all subsequent written and oral forward-looking statements attributable to the Project PayFBit or individuals acting on behalf of PayFBit are expressly qualified in their entirety by this paragraph. No statement in the whitepaper is intended as a profit forecast and no statement in the whitepaper should be interpreted to mean that the earnings of Project PayFBit for the current or future years would be as may be implied in this whitepaper. By agreeing to acquire PayFBit token I hereby acknowledge that I have read and understand the notices and disclaimers set out above.

No regulatory authority has examined or approved of any of the information set out in this white paper. Thus, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. the publication, distribution or dissemination of this white paper does not imply that the applicable laws, regulatory requirements or rules have been complied with. Please refer to our website for terms & conditions of participating in PayFBit initial coin offering.