



Disclosures

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Introduction

HISA is a technology platform, not a registered broker-dealer investment adviser. As such, HISA does not provide investment advice and individual investors should make their own decisions or seek independent advice.

Brokerage services are provided by the following:

US-traded securities, including fractional trading, are provided to HISA users by DriveWealth LLC, a regulated member of FINRA/SIPC. DriveWealth is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org. Terms of Use are available at <https://legal.drivewealth.com/>.

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By using the App, you acknowledge and understand that you have read and understood this Disclosures.

Risk of Trading

The nature of investing involves risk and investments can gain or lose value. Past performance does not guarantee future results.

Trading involves a number of risks which include credit risk, market risk, liquidity risk. You should carefully consider these risks before making any trade. The App is not a guarantee against loss.

Credit Risk

In any event that you own shares in a company whose gone bankrupt, you may not be able to recover the full value of your investment.

Market Risk

It may be difficult to sell you're your fractional shares in the event that you need to liquidate your investment. This may be due to a lack of demand of the shares, or because the market is illiquid.

Liquidity Risk

There is a risk that it may prove difficult to sell your shares in the event that you need to liquidate your investment. This may be due to lack of demand for the shares or because the market is illiquid.



Cybersecurity Risk

Cybersecurity is the risk of unauthorised access to the App, or theft of data or information. The App takes security very seriously and has implemented robust security measures including encryption and secure data storage to protect against cybersecurity risks.

Risk Mitigation

The App implements a range of risk mitigation measures to minimize the impact of the various risks. This includes, but is not limited to, regular monitoring of market conditions, implementing robust security measures and carrying out regular system and process tests and drills.

Disclaimer of Warranties

The Hisa Technologies mobile application software (App) is provided on an “as is” and “As available” basis. We make no representations or warranties of any kind, express or implied, as to the operation of the App or the information, content, materials, or products included in the App. You agree that your use of the App is at your sole risk.

Limitation of Liability

To the fullest extent permissible by law, we will not be liable for any damages of any kind arising from the use of the App, including, but in no way limited to, direct, indirect incidental, punitive, and consequential damages.

If you have any questions or concerns, please contact us at info@hisa.co