RISK WARNING

Should you choose to place an investment in a company that has provided information about that investment on this equity crowdfunding platform operated by Crowdo Malaysia Sdn Bhd and its related companies (“**Platform**”), you will have done this of your own volition and without relying on any information on this Platform, other than the information provided by the Issuer. If you are unsure about any aspect of the information provided by the Issuer, you should seek advice from an independent financial advisor, legal counsel or similar professional before using this Platform.

The following list of risk factors is not intended to be exhaustive, nor a comprehensive explanation of the risks involved.

Loss of Capital

Most start-ups fail, and if you invest in an Issuer on the Platform, it is significantly more likely that you will lose all of your invested capital than that you will see a return of capital or a profit. If an Issuer you invest in fails, neither the company nor the Platform will pay back your investment. You should not invest more money through the Platform than you can afford to lose without altering your standard of living.

Investment Risk

Potential investors should note that an investment in an Issuer on the Platform is subject to market conditions and there can be no assurance that any appreciation in value will occur. The value of investments and the income from them can fluctuate and may fall and there is no certainty that an investor will get back any part of his investment. Any investment made in an Issuer on the Platform should be viewed as a long term and illiquid investment.

Investors' interests are unsecured and ranked subordinate to the interests of all creditors. In the event that a company becomes unable to meet its debts as they fall due, investors may realize less than their original investment.

The price which investors may realize for their investments and the timing of any such realization may be influenced by a large number of factors, some of which are specific to the investment and others of which are extraneous. The ability of an investor to sell shares will depend on there being a willing buyer for such shares at an acceptable price. Consequently, it might be difficult for an investor to realize his investment.

Rarity of Dividends

Start-ups rarely pay dividends. This means that if you invest in an Issuer on the Platform, even if it is successful you are unlikely to see any return of capital or profit until you are able to sell your shares in the investee company. Even for a successful business, this is unlikely to occur for a number of years from the time you make your investment.

Dilution

Any (direct or indirect) investment you make in an Issuer on the Platform is likely to be subject to dilution. This means that if the Issuer raises additional capital at a later date, it will issue new shares in the Issuer to the new or existing investors, and the percentage of the shares of the Issuer that you (directly or indirectly) own may decline even if your (direct or indirect) absolute number of shares in the Issuer remains the same.

The new shares may also have certain preferential rights to dividends, sale proceeds and other matters, and the exercise of these rights may work to your disadvantage. Your investment may also be subject to dilution as a result of the grant of options (or similar rights to acquire shares) to employees of, service providers to, or certain other parties connected with, the Issuer.

Lack of Operating History

Many Issuers are recently formed entities and have no substantive operating history upon which prospective investors can evaluate likely performance.

Diversification

Investing in start-ups may be done as part of a diversified portfolio. This means that you may invest relatively small amounts in multiple businesses rather than a lot in one or two businesses. It also means that you may invest only a small proportion of your investable capital in start-ups as an asset class, with the majority of your investable capital invested in safer, more liquid assets.

Dependence on the Directors

The success of many Issuers will depend in part upon the ability of their directors/promoters to develop and maintain a strategy that achieves the company's investment objectives.

Limited Liquidity

Shares in Issuers are not and will not be listed on a recognised market in the short to medium term and a secondary market in such shares is not expected to develop in the short term. Consequently, it may be difficult for an investor to sell shares and investors may receive less than the amount invested. Share prices may also be subject to fluctuation.

Past performance

Past performance is not a reliable indicator of future performance. You should not rely on any past performance as a guarantee of future investment performance.

Forecasts

Forecasts are not a reliable indicator of future performance.

This list of risk factors does not purport to be a complete enumeration or explanation of the risks involved. Prospective investors should read the relevant Issuer’s Offer documents in their entirety and consult with their own advisers before deciding whether to invest.