

# **Disclaimer**

**Last Updated: November 8, 2025**

## **1. General Disclaimer**

The information contained on oleksandrpotapenko.com (the "Website") is provided for general informational purposes only. While we endeavor to keep the information accurate and current, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the Website or the information, services, or related graphics contained on the Website.

## **2. Professional Advice Disclaimer**

### **2.1 Not Legal Advice**

**IMPORTANT NOTICE:** Nothing on this Website constitutes legal advice or creates an attorney-client relationship.

The information provided regarding:

- Financial regulations and compliance
- Sanctions regimes and AML requirements
- Banking laws and licensing
- Regulatory frameworks (FINMA, SECO, FCA, MiCA, etc.)
- Corporate structures and governance

is for **general informational and educational purposes only** and should not be construed as legal advice or relied upon as a substitute for professional legal counsel.

**You should consult a qualified attorney** licensed in the relevant jurisdiction for advice on specific legal matters.

### **2.2 Not Financial or Investment Advice**

Content on this Website regarding:

- Financial technology and fintech business models
- Banking systems and payment platforms
- Investment considerations
- Financial product development
- Market analysis

does **not constitute financial, investment, or tax advice.**

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We are not registered financial advisors, investment advisors, or tax professionals.

**Consult qualified financial, investment, and tax advisors** before making financial decisions.

## 2.3 Not Regulatory Guidance

Information about regulatory requirements, compliance frameworks, and licensing procedures:

- Is general in nature and may not apply to your specific circumstances
- May not reflect the most current regulatory developments
- Should not be relied upon for regulatory compliance decisions
- Does not constitute official guidance from any regulatory authority

**Contact relevant regulatory authorities** (e.g., FINMA, SECO, national competent authorities) or qualified regulatory consultants for official guidance.

## 2.4 Not Business or Strategic Advice

Discussions of business strategies, technology implementations, or operational approaches:

- Are based on general industry knowledge and experience
- May not be suitable for your specific business circumstances
- Should be independently evaluated by qualified business advisors
- Do not constitute formal consulting recommendations

**Engage professional business consultants** for advice tailored to your specific situation.

## 2.5 Not Technical Advice

Information regarding:

- Core banking systems and technology platforms
- Software architecture and implementation
- Cybersecurity and data protection measures
- Technical integrations and APIs

is provided for **informational purposes only** and should be independently verified by qualified technical professionals before implementation.

# 3. No Professional Relationship

## 3.1 Disclaimer of Relationship

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Your use of this Website does not create:

- An attorney-client relationship
- A consultant-client relationship
- An advisory relationship
- A fiduciary duty
- Any contractual relationship

## 3.2 Engagement of Services

To engage our professional services:

1. Contact us directly through official channels
2. Execute a formal written services agreement
3. Agree to specific scope, terms, and fees
4. Comply with standard engagement procedures

**Only a signed services agreement** creates a professional relationship.

## 4. Accuracy and Currency of Information

### 4.1 Information Updates

The financial services and regulatory landscape changes rapidly. Information on this Website:

- Reflects knowledge as of the stated publication date
- May become outdated without notice
- Should be independently verified before reliance
- May contain errors or omissions despite our best efforts

### 4.2 No Obligation to Update

We are **not obligated** to update information on the Website, even if it becomes outdated or inaccurate. We reserve the right to modify or remove content at any time without notice.

### 4.3 Third-Party Information

The Website may reference or include information from third-party sources. We:

- Do not verify accuracy of third-party information
- Are not responsible for errors in third-party content
- Do not endorse third-party views or opinions
- Recommend independent verification of all information

## 5. Regulatory and Compliance Disclaimers

### 5.1 Jurisdiction-Specific Information

Regulatory information on this Website may relate to:

- Swiss regulations (FINMA, SECO, Swiss Banking Act, etc.)
- European Union regulations (MiCA, PSD2, AMLD, etc.)
- International standards (FATF, Basel Committee, etc.)

**Regulations vary significantly by jurisdiction.** Information applicable in one jurisdiction may not apply in another. **Verify applicable regulations** for your specific jurisdiction.

### 5.2 Regulatory Changes

Financial services regulations are subject to:

- Frequent amendments and updates
- New interpretations and guidance
- Implementation timeline changes
- Transitional provisions

**Always consult current regulatory texts** and official guidance from regulatory authorities.

### 5.3 Licensing and Authorization

Information about licensing requirements, authorization procedures, and regulatory approvals:

- Is general in nature
- May not reflect recent procedural changes
- Should be confirmed with regulatory authorities
- Does not constitute application advice or submission assistance

**Contact relevant regulators** directly for official licensing guidance.

### 5.4 Sanctions and AML Compliance

Information regarding:

- Sanctions regimes (UN, EU, US, Swiss, UK)
- Anti-money laundering requirements
- Counter-terrorism financing obligations
- Transaction screening and monitoring

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is **highly complex and constantly evolving**. Sanctions and AML compliance requires:

- Real-time monitoring of regulatory updates
- Professional expertise and judgment
- Comprehensive compliance programs
- Dedicated compliance resources

**Do not rely on Website content** for sanctions or AML compliance decisions. Engage qualified sanctions and AML specialists.

## 6. Technology and Product Information

### 6.1 Product and Service Descriptions

Descriptions of products, services, or technology solutions:

- Are for informational purposes only
- May relate to products in development (not yet available)
- Do not constitute offers or commitments
- Are subject to change without notice

### 6.2 Third-Party Products

References to third-party products, platforms, or services:

- Do not constitute endorsements or recommendations
- Are provided for informational comparison only
- Should be independently evaluated
- May be incomplete or outdated

We have no affiliation with third-party vendors unless explicitly stated.

### 6.3 Technical Specifications

Technical information, specifications, and implementation details:

- Are subject to change
- May contain simplifications for clarity
- Should be verified before implementation
- Require professional technical evaluation

## 7. Limitation of Liability

### 7.1 No Liability for Reliance

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**TO THE MAXIMUM EXTENT PERMITTED BY LAW**, we disclaim all liability for:

- Any actions taken or not taken based on Website content
- Decisions made in reliance on Website information
- Losses or damages arising from use of Website content
- Errors, omissions, or outdated information

## 7.2 Use at Your Own Risk

You expressly acknowledge and agree that:

- Use of the Website is at your sole risk
- You are responsible for evaluating information accuracy
- You must seek professional advice for specific situations
- We are not liable for consequences of your decisions

## 7.3 Types of Damages

We shall not be liable for:

- Direct, indirect, incidental, or consequential damages
- Loss of profits, revenue, or business opportunities
- Loss of data or information
- Regulatory penalties or enforcement actions
- Reputational harm
- Any other losses or damages

even if advised of the possibility of such damages.

# 8. External Links and Resources

## 8.1 Third-Party Websites

The Website may contain links to external websites. We:

- Do not control or endorse third-party content
- Are not responsible for third-party website accuracy
- Do not warrant availability or reliability of linked sites
- Disclaim liability for content on external websites

## 8.2 User Discretion

Following external links is at your own risk. We recommend:

- Reviewing terms and privacy policies of external sites
- Verifying information from multiple sources

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- Exercising caution with external content
- Not relying solely on linked resources

## 9. Confidentiality and Security

### 9.1 No Confidentiality

Information submitted through the Website (contact forms, emails, inquiries):

- Is **not treated as confidential** unless we have a signed confidentiality agreement
- May be reviewed by multiple team members
- Should not include sensitive or proprietary information
- Is subject to our Privacy Policy

### 9.2 Secure Communications

For confidential communications:

- Wait until a confidentiality agreement is in place
- Use encrypted communication channels
- Confirm secure transmission methods
- Avoid sending sensitive data through unsecured channels

## 10. Intellectual Property

### 10.1 Copyright Notice

All content on this Website is protected by copyright and other intellectual property laws. Unauthorized use, reproduction, or distribution is prohibited and may result in civil and criminal penalties.

### 10.2 Trademarks

All trademarks, service marks, and trade names are property of their respective owners. Use of marks without permission is prohibited.

## 11. Warranties Disclaimer

### 11.1 No Warranties

THE WEBSITE AND ALL CONTENT ARE PROVIDED "AS IS" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO:

- Warranties of merchantability

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- Fitness for a particular purpose
- Non-infringement
- Accuracy or completeness
- Error-free operation

## 11.2 No Guarantee of Results

We make no guarantees or warranties regarding:

- Achievement of specific outcomes
- Success of business strategies
- Regulatory approval or licensing
- Compliance with regulations
- Financial performance or results

## 12. Geographic Limitations

### 12.1 Jurisdiction-Specific Content

While accessible globally, Website content is primarily intended for audiences in:

- Switzerland
- European Union
- Other jurisdictions where we conduct business

### 12.2 Local Laws

It is your responsibility to ensure that:

- Your access to the Website complies with local laws
- Use of Website information is permissible in your jurisdiction
- You comply with applicable regulations and restrictions

## 13. Changes to This Disclaimer

We reserve the right to modify this Disclaimer at any time. Changes will be posted on this page with a new "Last Updated" date.

**Your continued use of the Website** after changes constitutes acceptance of the modified Disclaimer.

## 14. Severability

If any provision of this Disclaimer is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.

## 15. Contact Information

For questions regarding this Disclaimer:

**Oleksandr Potapenko**

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Address: Zürich, Switzerland

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## Summary of Key Points

**THIS DISCLAIMER EMPHASIZES:**

1. ✓ **No Professional Advice:** Content is informational only, not professional advice
2. ✓ **No Professional Relationship:** Using the Website does not create any advisory relationship
3. ✓ **Verify Information:** Always verify information independently and consult professionals
4. ✓ **Regulatory Complexity:** Financial regulations are complex and jurisdiction-specific
5. ✓ **Use at Own Risk:** You assume all risks associated with using Website information
6. ✓ **No Liability:** We disclaim liability for decisions made based on Website content
7. ✓ **Seek Expert Guidance:** Consult qualified legal, financial, regulatory, and technical professionals

**REMEMBER:** This Website provides general information only. For advice on specific matters, always engage qualified professionals licensed in the relevant jurisdiction.

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