

Investing through a crowdfunding platform involves risks.

Before making an investment decision, you should evaluate the chosen project and all the risks associated with the investment and carefully read the project information and the key information document yourself or with the help of an investment advisor.

Before investing on the platform, assess your investment experience, knowledge, financial situation and familiarize yourself with the potential risks. For this purpose, you will find an Investor Questionnaire when you log in to the platform, which we recommend you to fill in and evaluate.

Key Risks You Must Understand

1. Capital at Risk

- Your investment is **not protected**.
- You may lose **all of your invested capital**.
- Returns are **not guaranteed**.

2. Illiquid Investment

- You will **not be able to easily sell or withdraw** your investment.
- There is usually **no secondary market**.
- You may have to wait longer than expected to receive any return.

3. No Guaranteed Returns or Income

- Forecasts and target returns are **estimates only**.
- Rental income or profits may be lower than expected.
- Distributions may be delayed, reduced, or stopped.

4. Property Market Risk

- Property values can fall due to economic conditions, interest rates, or local market changes.
- A decline in property value may result in **loss of capital**.



5. Project and Development Risk

- Projects may face delays, cost overruns, planning issues, or operational problems.
 - These issues can significantly reduce or eliminate returns.
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6. Sponsor and Management Risk

- The performance of your investment depends on the **property sponsor or developer**.
 - Poor management, financial distress, or misconduct may negatively affect outcomes.
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7. Use of Borrowing (Leverage)

- Properties may be financed with debt.
 - If loan obligations are not met, lenders are paid **before investors**, and equity investors may lose their investment.
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8. Limited Investor Control

- As a retail investor, you will have **little or no control** over decisions.
 - You cannot influence property management, financing, or exit timing.
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9. Tax and Regulatory Risk

- Tax rules may change, affecting the return on investment.
 - Changes in laws or regulations may adversely affect your investment.
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10. Platform Risk

- The crowdfunding platform may cease operations.
 - In such a case, you may need to manage your investment directly with the project owner.
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11. Information Risk

- Project information is provided by project owners or third parties.
 - Such information may be incomplete, inaccurate, or subject to change.
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12. Funding Risk

- If a project does not reach its target funding amount, it may not proceed.
 - Your investment may be cancelled or returned in accordance with project terms.
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Suitability Warning

This type of investment may not be appropriate for you if:

- You cannot afford to lose your investment
 - You require access to your money in the short term
 - You do not understand the risks involved
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Important Notice

Investing in real estate through an equity crowdfunding platform involves a significant **level of risk** and may **not be suitable for all retail investors**.

You could lose **some or all of the money you invest**.

