PAYWARD LTD

CRYPTO ASSET RISK DISCLOSURE

Bankr (BNKR)

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Disclaimer

Please note that this risk disclosure is not exhaustive of all risks associated with trading BNKR. Investors should perform their own assessment to determine the appropriate level of risk for their personal circumstances. Be sure to do your own research and due diligence while taking into account your own financial situation and risk tolerance. Please review the Risk Summary for additional discussion of general risks associated with the assets made available in the platform. These materials are for general information purposes only and are not investment advice or a recommendation or solicitation to buy, sell or hold any crypto asset or to engage in any specific trading strategy. The information contained in this risk disclosure is based on publicly available information that may be inaccurate, incomplete, or change at any time.

What is BNKR and how does it work?

Bankr is an AI-powered crypto trading agent that lets users buy, sell, swap, bridge, and manage digital assets using natural-language commands. Users interact with the agent through social platforms such as X and Farcaster, a web terminal, and a command-line interface. The platform also allows users to launch their own tokens and to build and deploy paid API endpoints that other agents can use. A premium subscription, Bankr Club, unlocks the full set of trading, automation, and agent features.

BNKR is the native token of the Bankr platform. It is intended to be used to pay for the Bankr Club subscription, developer SDK and x402 API fees, and as a payment rail for agent services, to stake in the Bankr Security Staking Module to earn rewards, and for community rewards and referral incentives.

Who is behind the project?

The team behind the project has not been publicly disclosed. At the time of writing, there is no detailed information available about the individuals or organizations responsible for the project's development.

Tokenomics of BNKR

BNKR was distributed through a public fair launch with no pre-sale, private allocation, or team allocation. The total supply is 100 billion BNKR.

General Risks

Like all other digital assets, there are some general risks to investing in BNKR. These include short history risk, volatility risk, liquidity risk, demand risk, forking risk, code defects, cryptography risk, regulatory risk, concentration risk, electronic trading risk and cyber security risk. For more information on general risks associated with smart contracts and digital assets, see Kraken’s Risk Statement.

Risks specific to BNKR

Competition

The Bankr platform faces competition from other AI-powered crypto trading agents and DeFAI platforms such as Pigeon, ElizaOS, and others. BNKR's value derives from its broader adoption in the market. If the Bankr platform fails to achieve sufficient adoption compared to the other options in the market, this could negatively impact the value of BNKR.

Due Diligence

Prior to listing on the Kraken platform, Kraken performed due diligence on BNKR and determined that BNKR is unlikely to be a security or derivative under UK securities legislation. Our analysis generally includes, but is not limited to, reviewing publicly available information on the following:

- The creation, governance, usage and design of BNKR, including the source code, security and roadmap for growth in the developer community and, if available, the background of the developer(s) that created BNKR;
- The supply, demand, maturity, utility and liquidity of BNKR;
- Material technical risks associated with BNKR, including any code defects, security breaches and other threats concerning BNKR and its supporting blockchain (such as the susceptibility to hacking and impact of forking), or the practices and protocols that apply to them; and
- Legal and regulatory risks associated with BNKR, including (i) any pending, potential, or prior civil, regulatory, criminal, or enforcement action relating to the issuance, distribution, or use of BNKR, and (ii) consideration of statements made by any regulators or securities regulatory authorities in the UK, other regulators of the International Organization of Securities Commissions, or the regulator with the most significant connection to BNKR about whether BNKR, or generally about whether the type of crypto asset, is a security and/or derivative.

Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment and you should not expect to be protected if something goes wrong. Take 2 mins to learn more.