PAYWARD LTD

CRYPTO ASSET RISK DISCLOSURE

CROSS (CROSS)

Last updated on May 21, 2026

Disclaimer

Please note that this risk disclosure is not exhaustive of all risks associated with trading CROSS. 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 CROSS and how does it work?

CROSS is a Layer 1 blockchain platform designed for gaming, artificial intelligence agent interactions, and digital asset economies. The protocol includes a decentralised exchange for game tokens (Gametoken DEX), a game token issuance framework (Game Token Protocol), and a creator economy platform (CROSS Wave) that supports creator rewards and campaign incentives.

The CROSS token is used for governance and protocol upgrade participation, game token deployment and onboarding fee payments, and acts as collateral for the CROSS ecosystem stablecoin, creator economy settlement and reward distribution, and AI agent economy activities on the platform.

Who is behind CROSS

CROSS was founded by Henry Chang.

Tokenomics of CROSS

CROSS has a maximum supply of 1 billion tokens, they are allocated as follows:

Category	Amount
Private Sale	10.40%
Public Sale	9.6%
Ecosystem / Community	15%
Foundation Ecosystem	5%

Staking Rewards Pool	60%
Total	**100%**

General Risks

Like all other digital assets, there are some general risks to investing in CROSS. 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 CROSS

Competition

The CROSS platform faces competition from other Layer 1 gaming blockchain platforms such as Ronin Network (RON), Immutable (IMX), and others. CROSS's value derives from its broader adoption in the market. If the CROSS platform fails to achieve sufficient adoption compared to the other options in the market, this could negatively impact the value of CROSS.

Due Diligence

Prior to listing on the Kraken platform, Kraken performed due diligence on CROSS and determined that CROSS 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 CROSS, including the source code, security and roadmap for growth in the developer community and, if available, the background of the developer(s) that created CROSS;
- The supply, demand, maturity, utility and liquidity of CROSS;
- Material technical risks associated with CROSS, including any code defects, security breaches and other threats concerning CROSS 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 CROSS, including (i) any pending, potential, or prior civil, regulatory, criminal, or enforcement action relating to the issuance, distribution, or use of CROSS, 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 CROSS about whether CROSS, or generally about whether the type of crypto asset, is a security and/or derivative.

offered by Payward Ltd are unregulated and not covered by the Financial Services Compensation Scheme as well as the FCA's consumer protection regulations. Note the value of cryptoassets can go down as well as up, gains may be subject to Capital Gains Tax and there may be extra charges when paying via credit card from your provider.