PAYWARD LTD

CRYPTO ASSET RISK DISCLOSURE

Suku (SUKU)

Last updated on September 5, 2026

Disclaimer

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

SUKU is a blockchain-based platform that provides tools for businesses and consumers to trace products, verify documentation, and conduct transactions within a decentralized system. It uses a hybrid architecture that combines public Ethereum for transparent token transactions and permissioned Quorum, a private blockchain used to handle confidential supply chain operations between approved participants. The platform includes modules for product tracking, document authentication, and marketplace functionality, and is intended for use across various supply chain environments.

The SUKU token is used within the SUKU ecosystem primarily to pay transaction fees.

Who is behind the project?

The project is developed by Citizens Reserve, Inc. and led by CEO Yonathan Lapchik, Chairman/Co-founder James Bower, President/Co-founder Addison McKenzie, and CTO Lucas Henning.

Tokenomics of Suku

General Risks

Like all other digital assets, there are some general risks to investing in *SUKU*. 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 Suku

Competition

The Suku Platform faces competition from other Supply chain ledgers such as VeChain, OriginTrail, and others. SUKU's value derives from its broader adoption in the market. If the Suku Platform fails to achieve sufficient adoption compared to the other options in the market, this could negatively impact the value of SUKU.

Due Diligence

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