

# PAYWARD LTD

## CRYPTO ASSET RISK DISCLOSURE

### Banana For Scale (BANANAS31)

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#### Disclaimer

*Please note that this risk disclosure is not exhaustive of all risks associated with trading BANANAS31. 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 BANANAS31 and how does it work?

Banana For Scale (BANANAS31) is a community-driven memecoin launched on the BNB Chain. The project takes its name from the “banana for scale” meme that originated around 2010 on Reddit, where a banana was humorously used to show the size of objects. Interest in the meme was revived when Elon Musk’s SpaceX featured a banana decal on the Starship S31 during a November 2024 test flight, leading to the coin’s creation and viral spread within crypto communities.

#### Who is behind the Project?

BANANAS31 is described as a community-driven cryptocurrency project without a formal team or company overseeing its operations. Its activities rely on community participation for development, fundraising, and promotion. The project uses platforms like X (formerly Twitter) for updates and engagement.

#### Tokenomics of BANANAS31:

The total supply of BANANAS31 is 10 billion tokens. BANANAS31 launched on Four.meme, a fair launch platform on BNB Chain.

#### General Risks

Like all other digital assets, there are some general risks to investing in BANANAS31. 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 BANANAS31

### *Competition*

Banana For Scale faces competition from other meme-based cryptocurrencies such as Shiba Inu, DogeBonk, PEPE and many others. BANANAS31's value derives from its broader adoption in the market. If Banana For Scale fails to achieve sufficient adoption compared to the other options in the market, this could negatively impact the value of BANANAS31.

### **Due Diligence**

Prior to listing on the Kraken platform, Kraken performed due diligence on BANANAS31 and determined it was permitted to make BANANAS31 available for trading to UK users. Our analysis generally includes, but is not limited to, reviewing publicly available information on the following:

- The creation, governance, usage and design of BANANAS31, including the source code, security and roadmap for growth in the developer community and, if available, the background of the developer(s) that created BANANAS31;
- The supply, demand, maturity, utility and liquidity of BANANAS31;
- Material technical risks associated with BANANAS31, including any code defects, security breaches and other threats concerning BANANAS31 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 BANANAS31, including (i) any pending, potential, or prior civil, regulatory, criminal, or enforcement action relating to the issuance, distribution, or use of BANANAS31, 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 BANANAS31 about whether BANANAS31, 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.](#)**

Payward Ltd (trading as Kraken) is registered as a cryptoasset firm with the Financial Conduct Authority (FRN: 928768) registered office at 6th Floor, One London Wall, London, EC2Y 5EB. Cryptoasset services 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.