

DISCLAIMER & DISCLOSURES

Last Updated: May 1, 2026

Platform Disclosure

MakaPay is a software interface that allows users to interact with the Maka Blockchain, a decentralized blockchain network. The Platform provides access tools only and does not control blockchain activity, wallets, or transactions.

Non-Custodial Disclosure

MakaPay is a non-custodial software platform. There is no custody of funds at all at MakaPay, at any time. Users retain exclusive control over their wallets and assets, and all transactions are initiated, authorized, and executed by users directly on the blockchain or through third-party services they choose.

No Financial Institution Status

The Platform does not operate as a bank, money transmitter, payment processor, or financial intermediary.

Blockchain Risk Disclosure

Blockchain technology involves inherent risks, including irreversible transactions, network congestion, protocol changes, and third-party service failures. Loss of wallet credentials may result in permanent loss of access to assets. Users assume all risks associated with blockchain use.

No Guarantees

No guarantees are made regarding transaction execution, network availability, protocol performance, or asset value.

Tax and Legal Responsibility

Users are solely responsible for determining and complying with any tax, legal, or regulatory obligations arising from their use of the Platform and should consult their own advisors.

EU Digital Services Act (DSA) – Trader Status Disclosure

This disclosure is added to address the European Union’s Digital Services Act (“DSA”) and related guidance issued by the European Commission concerning the classification of online actors as “traders.”

MakaPay does not participate in trading activities and is not a trading website, marketplace, exchange, brokerage, or commercial seller of goods or services to consumers. The EU’s trader-identification and trader-traceability rules under the DSA do not apply to MakaPay for the following reasons:

- MakaPay is a non-custodial software interface for interacting with the Maka Blockchain. It is not a centralized exchange, brokerage, custodian, or trading platform, and it is not comparable to centralized service providers such as Coinbase, Binance, Kraken, or similar entities.

- MakaPay does not buy, sell, broker, or match transactions in digital assets, securities, commodities, derivatives, or any other financial instruments, and does not facilitate consumer-to-business or business-to-consumer commercial transactions.
- MakaPay does not list goods or services for sale, does not host third-party traders or merchants, and does not earn revenue from in-app purchases, advertising, commissions, spreads, trading fees, or other consumer-commerce monetization within the meaning of the DSA or the European Commission's related guidance.
- There is no custody of funds at all at MakaPay, at any time, under any circumstances. The Platform does not hold, control, or transmit user assets, and all blockchain transactions are initiated, authorized, signed, and executed directly by users through their own wallets or through third-party services they independently choose to use.

Accordingly, the Platform takes the position that the DSA's trader-classification, trader-identification, and trader-traceability obligations applicable to traders on online platforms do not apply to MakaPay. This disclosure is informational and general in nature and does not constitute legal advice. Users uncertain about their own status as a trader, or about the application of the DSA or any other regulatory framework to their activities, should consult their own legal advisors.

Acknowledgment

By using MakaPay, you acknowledge that you understand and accept these disclosures and the risks associated with blockchain technology.