



The Policy of the Responsible Attitude

Dear users, tibfund.io (www.tibfund.io, <http://tibfund.io>) and the TiB Fund project are managed by «TiB Sdn. Bhd.» and are the property of this company. We responsibly treat relationships with everyone and consider that it is necessary to voice this policy for the registered users either the visitors that just considering the possibility of using the company's services. The policy of the responsible attitude is aimed at familiarising visitors of the tibfund.io with the main aspects of investing in cryptocurrency, tokenised contracts, and derivatives. An extremely high volatility of these instruments can cause a fast change of the prices in a wide variety. This feature allows you to get, under certain circumstances, high profits on one hand and incur losses, up to the loss of all invested funds, on the another. We urge you to accept this fact in any activity related to investments in any financial either non-financial instruments.

We recommend you to define for yourself individual investment rules that would allow you to effectively balance the ratio of good profitability and low risk. For our part, we consider it necessary to acquaint you with the basic principles of personal capital management:

1. Invest free capital.
2. Do not invest all capital.
3. Do not invest the latter.

4. Do not invest if you are not sure about the result or there are doubts about the activity being carried out.
5. Get advice from independent sources.
6. Start small, increase in the process.
7. Do not rush to take a small profit - the money should work.
8. Take the risks of investment, but do not let the risks more than acceptable. If the risk is unacceptable for you, then refrain.
9. Do not consider investment as a way to solve current problems (last resort).
10. Do not accept debt obligations and do not use borrowed capital exclusively for investment purposes.

By accepting this policy, the company's client confirms the use of the services of the company consciously and responsibly and does not consider the service provided as a means of last resort. The client understands and accepts that the company does not guarantee and, in view of the characteristics of the market, cannot guarantee any profitability. Historical indicators are a *fait accompli* and cannot be the guarantor of any future profitability. The client also confirms that he does not consider himself to be a category of socially unprotected citizens, has no financial problems, has a

permanent source of income, does not consider himself to be persons with disabilities. The client confirms that he has sufficient knowledge to start working with the tibfund.io resource, has read and accepts all existing «TiB Sdn. Bhd.» policies. Moreover, the client must be aware that in some jurisdictions investment activities with cryptocurrency, tokenised contracts and derivatives may be prohibited or have certain restrictions. The client takes full responsibility and the possible consequences for him of this type of activity in the presence of prohibitions and restrictions.

This policy is an integral part of the client agreement (public offer) and acceptance of its conditions is a mandatory part of the registration procedure of the user in the project “TiB Fund” of the company «TiB Sdn. Bhd.».

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