Risk Summary

Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

What are the key risks?

1. **You could lose all the money you invest**
   - The performance of most cryptoassets can be highly volatile, with their value dropping as quickly as it can rise. You should be prepared to lose all the money you invest in cryptoassets.
   - The cryptoasset market is largely unregulated. There is a risk of losing money or any cryptoassets you purchase due to threats such as cyber-attacks, financial crime, and firm failure.
2. **You should not expect to be protected if something goes wrong**
   - The Financial Services Compensation Scheme (FSCS) does not protect this type of investment because it is not a 'specified investment' under the UK regulatory regime – in other words, this type of investment isn't recognised as the sort of investment that the FSCS can protect. Learn more by using the FSCS investment protection checker here.
   - Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated firm, FOS may be able to consider it. Learn more about FOS protection here.
3. **You may not be able to sell your investment when you want to**
   - There is no guarantee that investments in cryptoassets can be easily sold at any given time. The ability to sell a cryptoasset depends on various factors, including the supply and demand in the market at that time.
   - Operational failings such as technology outages, cyber-attacks and comingling of funds could cause unwanted delay and you may be unable to sell your cryptoassets at the time you want.
4. **Cryptoasset investments can be complex**
   - Investments in cryptoassets can be complex, making it difficult to understand the risks associated with the investment.
   - You should do your own research before investing. If something sounds too good to be true, it probably is.

5. **Don't put all your eggs in one basket**
    - Putting all your money into a single type of investment is risky. Spreading your money across different investments makes you less dependent on any one to do well.
    - A good rule of thumb is not to invest more than 10% of your money in high-risk investments. Learn more here.

6. Stablecoin Risks. Stablecoin' (e.g. USDC, USDT) is the term often used for cryptoassets that claim their value is pegged to certain reserve assets such as a fiat currency (e.g. US Dollars). Stablecoins may use a range of different ways to maintain stability, each with its own risks**.** Transactions involving stablecoins carry risks such as depegging due to poor collateralization, regulatory action, or issuer failure.

7. Borrowing against cryptoassets carries significant risk. If you use your xU3O8 as collateral to borrow USDC, you may lose your collateral in the event of market volatility or insufficient margin. Loans are subject to variable interest rates, which may change frequently. If the value of your collateral falls and your loan-to-value (LTV) ratio exceeds protocol thresholds, your collateral may be automatically liquidated and subject to a liquidation penalty. Uranium.io does not guarantee the availability of loans, and repayment terms are your sole responsibility. This product is not regulated by the FCA. Your assets are not protected by the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). You should not borrow more than you can afford to repay. Ensure you fully understand the risks before participating.

If you are interested in learning more about how to protect yourself, visit the FCA's website **here.** For further information about cryptoassets, visit the FCA's website **here.** Please read our asset risk summary **here** to get a better understanding of key asset-specific risks.