

HEDGE COLLECTIVE LIMITED

RISK DISCLOSURE STATEMENT

Hedge mobile application (the “Platform”) is provided by Hedge Collective Limited (“Hedge” “We” “Us”), a closed investment community. We provide you with real estate investment opportunities which you may choose to participate in upon completing our membership verification process on the Platform.

This Risk Disclosure Statement (“Statement”) provides prospective investors considering participation in our investment offerings with information about the risks associated with the investments. Before you accept participate in any investment opportunity, it is important that you read through this Statement and carefully consider the risks declared herein.

1. Market and Development Risks

Real estate development projects are subject to market fluctuations, including changes in economic conditions, interest rates, and local market dynamics. These fluctuations can impact the profitability and timeline of the development project. Real estate development involves various risks, including construction delays, cost overruns, and difficulties in obtaining necessary permits and approvals. The success of a development project depends on market demand and acceptance of the completed project. Changes in market conditions or consumer preferences could affect the project's profitability. These risks can affect the overall success and profitability of the development project.

2. Financial Risks

The development projects are often financed through debt and equity, exposing investors to financial risks. Changes in interest rates, availability of financing, and project performance can impact the financial viability of the project.

3. Regulatory and Legal Risks

Real estate development is subject to a complex regulatory environment, including zoning laws, building codes, and environmental regulations. Changes in regulations or delays in obtaining approvals can affect the timeline and cost of the development project. The regulatory environment may impact the developments, and changes in regulations could affect their performance. Investments may be subject to legal risks,

including potential lawsuits, contractual disputes, and regulatory enforcement actions.

4. Construction Risks

Real estate development involves construction-related risks, including design and construction defects, contractor disputes, and changes in material costs. These risks can impact the quality and completion of the development project.

5. Industry and Sector Risks

The success of investments is subject to general economic and market conditions, including potential fluctuations and volatility. Lack of diversification may also expose the portfolio to sector-specific risks, and concentration in specific investments may increase overall risk exposure. These factors can lead to potential gains or losses, your risk appetite must be considered before participating in any investment opportunity.

6. Sales and Leasing Risks

The ability to sell or lease the completed development project is subject to market conditions and competition. Failure to attract buyers or tenants could affect the project's profitability.

7. Environmental Risks

Real estate development projects may be subject to environmental risks, including contamination of the site or surrounding areas. Compliance with environmental regulations and remediation costs could impact the project's financial performance.

8. Risk Mitigation Measures

Hedge employs risk management strategies; however, there can be no assurance that these measures will eliminate all potential risks.

Haedge does not provide investment advisory services. The availability of any investment opportunity on the Platform should not be construed as a solicitation or recommendation to participate in any investment opportunity or engage in any investment strategy.

This Statement is not exhaustive and is for general information purposes. We recommend that investors consult with their professional advisors to understand all potential risks associated with the investment.

By proceeding with an investment, investors acknowledge that they have read, understood, and accepted all risks outlined in this Statement.