



INVESTOR EDUCATION NOTICE Regarding “EXP ASSET”

The *Centrale Bank van Curaçao en Sint Maarten* (“the CBCS”) warns not to engage in any investment opportunities with EXP Asset (“EXP”), since EXP has not requested and obtained a license or exemption to operate as either an investment institution or security intermediary. Consequently, EXP does not fall under the scope of the Bank.

The Bank again warns the public in particularly (potential) investors receiving benefits such as lump sum payouts, to be cautious of the following pitfalls of a Pyramid Scheme:

1. **Emphasis on recruiting:** Main focus is to recruit others to join the program;
2. **Promise of high return in short term:** High return and fast money may indicate that commissions are being paid out of money from new recruits;
3. **Complex Commission structure:** Commissions are not based on product and services being sold to others;
4. **No genuine product or service is offered:** There is no underlying product or service being sold to others;
5. **Easy Money:** Participants are often offered compensation for making payments or recruiting others; and
6. **The goal is not to sell products:** The goal is not to sell products and requires participants to pay a one-time or recurring fee, to become a member of the program.

Please be informed that the CBCS has taken and will take preventive and repressive steps against unwanted solicitors in its efforts to stop alleged pyramid or other fraudulent schemes from violating the rules and regulations of the CBCS within the jurisdictions of Curaçao and/or Sint Maarten.

If you suspect or are aware of fraudulent investment schemes in Curaçao or Sint Maarten, we urge you to contact the CBCS on telephone number +5999 434 5500 or by email info@centralbank.cw.

Finally, the Bank recommends the public and (potential) investors to consult its website <https://centralbank.cw/regulatory-framework-register> for its registry containing all financial institutions licensed to operate in the countries Curaçao and Sint Maarten.

CENTRALE BANK VAN CURACAO EN SINT MAARTEN
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