

Legal Disclaimer

Alumna (Pty) Ltd. and its affiliates and related entities (“we” or “us”) operate an eCommerce website through which we sell digital asset stakes in funding student learning opportunities capable of generating income having successfully graduated. Each stake is associated with a unique identifying label, and satisfies the technical specifications described in the service information documents provided to prospective purchasers from Alumna’s specialised finance unit’s governance and due diligence processes.

Though capable of generating income across the world after graduation, student to graduate income is optimized through higher technical skill qualifications and years of experience. As a service to student stake purchasers, we may offer to lease certain student stakes digital assets for a period of time, such that we may use them under desirable conditions within systems, in exchange for lease rental payments. Students productive capacity potential is dependent on their performance and opportunities to succeed once they graduate.

Where we have made any estimates or projections of anticipated lease amounts, costs or inflation, these are based on our beliefs and assumptions at the time we made them. However, our predictions or forecasts may be supported by information provided by third parties, and such information may be incomplete. Our estimates or projections may involve known or unknown risks, variables that are difficult to measure or quantify, uncertainties and other important factors that could cause performance to differ from what we expect.

We do not advise anyone as to the merits of, or make a personal recommendation in relation to, purchasing or leasing digital asset student stakes. Any User of our Website should consider carefully whether purchasing or leasing student stake under the conditions we disclose is suitable in the light of his own personal, financial, tax and other circumstances. Any such Website User should consider carefully all the information set out in our Terms of Service; Privacy Policy; and any proposed lease contract, product information document, or other related document, including any risk factors we choose to describe.

Our unique and forward thinking business model is a new approach to innovative finance and capitalising human assets. Student stake lease products are not securities and Alumna does not provide banking or financial services and is therefore not subject to financial regulatory oversight in Europe, the USA and other countries.

We do not provide financial services. We do not offer or sell any securities, or arrange the offer or sale of any securities. If you are in any doubt as to any aspect of purchasing or leasing student stakes in the different project opportunities, including any accounting or tax issues, you should seek independent advice from an authorised person who has experience in advising on such matters. Nothing in this website or document posted thereon should be read or understood to be financial, investment, tax or accounting advice.

It may not be possible to resell student stake digital assets purchased through us. Our student stakes have not been admitted to listing on any commodities or service market or any other market, and they are not expected to be dealt on any exchange or other market. We are not obligated to repurchase student stakes we have sold, nor are we obligated to provide an indication of the price or value of student stake after their sale.