

PredictEX Terms and Conditions

Last Updated: May 28, 2026

Version: 2.0

Platform: PredictEX

Operator: Sportsline Technologies N.V.

These Terms and Conditions, together with any policies, rules, disclosures, risk warnings, market rules, fee schedules, privacy notices, responsible gaming materials, AML/KYC procedures, and other documents referenced in or made available through the Platform (collectively, these "Terms"), govern your access to and use of PredictEX, including any website, application, smart contract interface, trading venue, prediction market, gaming product, wallet integration, API, data feed, referral program, rewards program, leaderboard, vault, market making feature, or other product or service made available by the Company, its affiliates, contractors, service providers, licensors, officers, directors, employees, agents, and representatives (collectively, "PredictEX," "we," "us," or "our").

By creating an account, connecting a wallet, depositing funds, placing a trade, entering a position, using leverage, participating in any market, claiming rewards, or otherwise using the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, you must not access or use the Platform.

IMPORTANT: PredictEX involves real-money gaming, prediction-market trading, leveraged exposure, smart contracts, digital assets, liquidation risk, market risk, oracle/index-price risk, regulatory risk, operational risk, and the risk of losing your entire deposited amount or position margin. Do not use the Platform unless you understand and accept these risks.

1. Acceptance; Electronic Signature

You agree that clicking "I Agree," "Accept," "Sign," "Make Prediction," "Place Trade," "Deposit," "Withdraw," or any similar button, checking a box, connecting a wallet, signing a message, or otherwise using the Platform constitutes your electronic signature and acceptance of these Terms.

You agree that these Terms are legally binding and enforceable against you to the same extent as a written agreement signed by hand.

2. Platform Description

PredictEX is a leveraged sports prediction-market and gaming exchange. The Platform may allow eligible users to trade or otherwise participate in event-outcome markets, including but not limited to moneyline markets, spread markets, totals markets, and other event-outcome markets for major sports such as NFL, NBA, MLB, NHL, English Premier League, and other supported leagues or events.

PredictEX may use automated market maker ("AMM") infrastructure, central limit order book ("CLOB") infrastructure, smart contracts, off-chain systems, or a combination of these systems. PredictEX may permit users to select leverage or "boost" levels, post margin, enter and exit positions, receive payouts, and settle positions in USDC or other supported assets. Certain transactions may settle on Base or another supported blockchain network.

PredictEX is not a traditional sportsbook. PredictEX generally operates as an exchange-style platform where prices are market-driven, index-driven, or otherwise determined by Platform rules, liquidity, AMM/CLOB mechanics, external data feeds, and other factors. PredictEX does not guarantee that prices will match any sportsbook, exchange, oracle, index, data provider, or user expectation.

3. No Advice; No Fiduciary Relationship

PredictEX does not provide investment, financial, trading, gambling, tax, legal, accounting, regulatory, or other professional advice. Any content, odds, probabilities, charts, index prices, market data, examples, simulations, educational materials, documentation, fee estimates, liquidation estimates, or other information made available through the Platform is for informational purposes only.

You are solely responsible for your decisions, including whether to deposit funds, place trades, use leverage, maintain positions, close positions, withdraw funds, participate in rewards programs, or use any Platform feature.

No relationship between you and PredictEX creates a fiduciary duty, advisory duty, broker-client relationship, agency relationship, partnership, joint venture, employment relationship, trust relationship, or similar duty.

4. Eligibility

You may use the Platform only if you:

- (1) are at least 18 years old and at least the legal age required to participate in online gaming, betting, prediction markets, or similar products in your jurisdiction;
- (2) have full legal capacity and authority to enter into these Terms;
- (3) are not located in, resident in, organized in, a citizen of, or otherwise subject to the laws of any Restricted Jurisdiction;
- (4) are not listed on, owned by, controlled by, acting for, or acting on behalf of any person listed on any sanctions, restricted-party, blocked-person, terrorist-financing, money-laundering, or similar list, including without limitation lists maintained by the U.S. Office of Foreign Assets Control (OFAC), the United Nations Security Council, the European Union, His Majesty's Treasury (UK), or any other applicable authority;
- (5) are not prohibited from using the Platform under any applicable law, regulation, court order, contractual obligation, self-exclusion program, responsible-gaming restriction, or Platform rule;
- (6) have completed all KYC, AML, sanctions, geolocation, age, identity, wallet, payment, source-of-funds, source-of-wealth, enhanced due diligence, and other verification requirements requested by PredictEX or its service providers; and
- (7) use the Platform only for your own account, in your personal non-professional capacity, and not on behalf of any undisclosed third party.

You represent and warrant that all information you provide to PredictEX is true, accurate, complete, current, and not misleading. You agree to promptly update such information if it changes. Failure to provide accurate information or to update it as required may result in account closure and forfeiture of funds, winnings, and rewards.

5. Restricted Jurisdictions

You may not access or use the Platform if you are located in, resident in, organized in, a citizen of, or otherwise subject to the laws of any jurisdiction where PredictEX does not offer services or where your use would be unlawful, prohibited, restricted, or require licensing not held by PredictEX.

Restricted Jurisdictions include, without limitation:

- the United States of America and its territories, dependencies, and possessions;
- the United Kingdom;
- Australia;
- Singapore;
- Curaçao;
- the Netherlands and its constituent territories (including Aruba, Bonaire, Saba, Sint Eustatius, and Sint Maarten);
- France, Belgium, Spain, and other jurisdictions where the Company elects not to offer services;
- comprehensively sanctioned jurisdictions, including without limitation Iran, North Korea (Democratic People's Republic of Korea), Syria, Cuba, and the Crimea, Donetsk, Luhansk, Kherson, and Zaporizhzhia regions of Ukraine;
- the Russian Federation and Belarus;
- any jurisdiction subject to applicable sanctions, embargoes, or restrictions imposed by OFAC, the United Nations, the European Union, the United Kingdom, or other applicable authorities;
- any jurisdiction designated by PredictEX from time to time and notified through the Platform; and
- any jurisdiction where online gaming, betting, leveraged prediction markets, digital asset transactions, or Platform features are unlawful or require authorization not held by PredictEX.

PredictEX may use geofencing, IP screening, VPN/proxy detection, device fingerprinting, KYC controls, blockchain analytics, payment screening, sanctions screening, and other controls to block or restrict access. You may not attempt to circumvent, evade, or defeat these controls by any means, including by use of a VPN, proxy server, virtual machine, emulator, false identity, false address, false location data, or any other method.

PredictEX may freeze, close, void, restrict, liquidate, settle, cancel, or refuse any account, transaction, withdrawal, deposit, position, reward, referral, or market participation if PredictEX determines or suspects that you are in a Restricted Jurisdiction or otherwise ineligible. Any winnings, profits, rewards, or benefits obtained while ineligible may be forfeited. The Company may, in its sole discretion, return your initial deposit (less reasonable processing and administrative costs) to a verified payment method in your name; the Company is not obligated to do so where applicable law, sanctions, or license conditions prohibit such return.

6. Licensing and Regulatory Status

The Company operates the Platform under a gaming license issued by the relevant Curaçao gaming authority and is subject to Curaçao law and applicable license conditions. The license covers the offering of online gaming services in approved jurisdictions, subject to applicable restrictions, Platform controls, license conditions, and local law.

PredictEX may modify, suspend, restrict, or discontinue any Platform feature, market, asset, network, or service in response to legal, regulatory, licensing, compliance, law-enforcement, data-provider, sports-integrity, payment-provider, banking, blockchain, or operational requirements, without prior notice and without liability to you.

You acknowledge that the legal and regulatory treatment of online gaming, betting, prediction markets, leveraged contracts, digital assets, stablecoins, DeFi protocols, smart contracts, and blockchain-based settlement is uncertain and may change. Regulatory developments may affect your ability to access the Platform, use features, withdraw assets, receive rewards, or maintain positions. The Company is not liable for any losses, restrictions, or impacts arising from regulatory developments.

7. KYC, AML, Sanctions, and Compliance

The Company is required to comply with applicable anti-money laundering ("AML"), counter-terrorist financing ("CFT"), sanctions, know-your-customer ("KYC"), and source-of-funds obligations. The Company may, at its sole discretion and at any time, require identity verification, enhanced due diligence, source-of-funds documentation, source-of-wealth documentation, or any other information from you.

Information that may be required includes your full legal name, date of birth, country of residence, residential address, government-issued identification, passport, proof of address, biometric or liveness checks, wallet information, payment information, source of funds, source of wealth, occupation, employer, tax information, and any other information requested by the Company or its service providers.

The Company may require enhanced verification at any threshold determined by the Company, applicable law, license conditions, risk scoring, suspicious activity indicators, payment-provider requirements, or internal policy.

The Company may freeze trading, deposits, withdrawals, rewards, referrals, account access, or any Platform activity until verification is successfully completed. The Company may suspend or terminate any account that fails verification, that the Company suspects has provided false information, or that the Company is unable to verify to its satisfaction.

The Company may monitor transactions in real time and retrospectively for structuring, suspicious patterns, sanctions exposure, restricted jurisdiction access, market abuse, responsible-gaming concerns, fraud, botting, collusion, chargebacks, account sharing, multiple accounts, and other prohibited activity.

The Company may report unusual, suspicious, or required activity to the Curaçao Financial Intelligence Unit, the relevant Curaçao gaming authority, law enforcement, blockchain analytics providers, payment providers, banking partners, or other authorities where required or permitted, and may do so without notice to you.

By using the Platform, you consent to such monitoring, reporting, and information sharing, and you agree to cooperate fully with the Company's compliance procedures.

8. Responsible Gaming

PredictEX is intended only for users who can participate responsibly. You agree not to use the Platform if doing so would cause financial, emotional, personal, professional, or legal harm to you or others.

The Company provides responsible-gaming tools in accordance with its Responsible Gaming Procedure, which is incorporated by reference into these Terms. These tools may include:

- deposit limits;
- loss limits;
- wagering limits;
- session time limits;
- cooling-off periods (which the user may set, with a minimum duration of seventy-two (72) hours);
- self-exclusion (which may be irrevocable for a stated minimum period once activated); and
- account deregistration.

To activate any of these tools, contact the Customer Support Team in accordance with the Responsible Gaming Procedure. The consequences of any limit or exclusion you set are set out in the Responsible Gaming Procedure.

The Company is committed to supporting Responsible Gaming initiatives and provides links to independent support organizations through the Platform. Users experiencing problem gambling are encouraged to seek support from such organizations.

The Company may restrict, suspend, or close your account if it identifies or suspects problematic gaming behavior, responsible-gaming concerns, compulsive use, conflict with an active self-exclusion, underage use, third-party control, coercion, or other risk.

If you breach the Company's Responsible Gaming Procedure, the Company may suspend or close your account.

9. Account Security

You are solely responsible for maintaining the confidentiality and security of your login credentials, devices, wallets, private keys, seed phrases, two-factor authentication, email account, payment credentials, and any other account access methods.

You are solely responsible for all activity on your account, whether or not authorized by you. If another person accesses or uses your account, you remain fully responsible for all actions taken through that account, including all trades, withdrawals, and losses.

PredictEX is not responsible for any loss arising from unauthorized account access, wallet compromise, phishing, malware, SIM swap, device compromise, social engineering, lost credentials, exposed private keys, shared accounts, weak passwords, third-party applications, browser extensions, or your failure to secure your account.

You must notify PredictEX immediately if you suspect unauthorized access or compromise. PredictEX may, but is not obligated to, freeze or restrict your account while investigating. You will indemnify the Company against all costs, claims, and damages arising from third-party access to your account.

10. Deposits, Withdrawals, Stablecoins, and Digital Assets

The Platform may support deposits and withdrawals in fiat, stablecoins, cryptocurrencies, or other supported payment methods. Supported assets, networks, wallets, payment methods, minimums, maximums, fees, processing times, and availability may change at any time without prior notice.

All deposits used for trading may be converted into USDC or another supported stablecoin. You acknowledge that stablecoins and digital assets involve issuer risk, depeg risk, smart-contract risk, custodian risk, network risk, bridge risk, liquidity risk, sanctions risk, and regulatory risk, and that the value of such assets may fluctuate, including to zero.

You are solely responsible for ensuring that deposits and withdrawals are made using correct addresses, networks, memo/tag information, payment details, and supported assets. The Company is not responsible for, and shall have no liability for, assets sent to the wrong address, wrong network, unsupported token contract, unsupported chain, incorrect memo, incompatible wallet, sanctioned address, frozen address, contract address, exchange address, or otherwise unrecoverable destination.

Withdrawals may be delayed, denied, frozen, reversed, limited, or subject to additional review due to KYC/AML requirements, sanctions screening, responsible-gaming restrictions, fraud review, chargebacks, technical issues, smart-contract limitations, liquidity constraints, regulatory requirements, license conditions, blockchain congestion, network outages, custody arrangements, or other risk controls. The Company is not liable for losses, missed opportunities, or other harm resulting from such delays or restrictions.

Withdrawals must be made to a payment method or wallet address verified as belonging to the account holder. The Company prohibits transfers between user accounts and prohibits deposits or withdrawals using payment methods or addresses not in the account holder's name.

By depositing funds, you represent and warrant that the funds are yours, that they are not derived from any illegal source, that you are not using the Platform on behalf of any other person, and that you will not initiate any chargeback, payment reversal, or dispute except as expressly permitted by these Terms. You agree to indemnify the Company for any costs, fines, fees, or losses arising from any chargeback or reversal you initiate.

The Company does not pay interest on balances, does not offer banking services, and the Platform is not insured by any deposit insurance scheme.

11. Market Rules; Event Outcomes

The Company may list markets based on supported events, including sports markets and other event-outcome markets. The Company may launch markets before events begin, support in-game trading, pause trading, close trading, settle markets, resolve outcomes, cancel markets, void markets, or take other actions in accordance with Platform rules.

Market outcomes may be determined using official league results, trusted data providers, sports-integrity partners, oracle systems, index prices, smart contracts, Platform rules, or other sources selected by the Company. The Company's data partners may include Genius Sports, Sportradar, and other commercial data providers. You acknowledge that the Company is dependent on such third-party data providers and that the Company's settlement of markets is bound by the data such providers supply.

The Company may determine, in its sole discretion and subject to applicable law and license conditions, how to address postponed events, suspended events, canceled events, abandoned events, rescheduled events, disputed results, data-provider errors, scoring corrections, official-stat changes, weather delays, force majeure, exchange outages, oracle failure, market manipulation, integrity concerns, or other exceptional circumstances. Possible actions include, without limitation, voiding bets, refunding stakes, settling markets to a defined outcome, deferring settlement, or cancelling markets.

The Company's determination of market status, trade status, settlement, payout, cancellation, voiding, correction, or dispute resolution is final and binding except where prohibited by applicable law.

The Company does not warrant that any market will be available, that any market will have liquidity, or that any market will resolve at any particular time or in any particular manner.

12. Index Price, Oracle, and Data Risks

PredictEX may use an index price ranging from 0 to 100 cents per contract to manage margin, liquidation, settlement, market status, risk controls, and other Platform mechanics. The index price may be derived from moneylines, sportsbook data, data-provider feeds, AMM/CLOB activity, external sources, proprietary models, or other inputs selected by the Company.

You acknowledge that index prices, market prices, probabilities, charts, odds, settlement data, and other information may be delayed, inaccurate, incomplete, unavailable, manipulated, corrected, disputed, or affected by data-provider outages, API failures, sports-data errors, stale feeds, market illiquidity, latency, network congestion, smart-contract errors, or other factors.

The Company is not liable for losses arising from any index-price, oracle, data-feed, sportsbook-line, chart, display, calculation, latency, availability, or settlement issue, except to the extent that liability cannot be excluded under applicable law.

13. Leverage, Margin, Liquidation, and Total Loss

Using leverage or "boost" substantially increases risk. Leveraged positions may be liquidated or closed automatically if the market or index price moves against you. You may lose your entire posted margin, fees, and other amounts committed to a position. The Company does not extend credit and your loss is limited to the amounts you commit to a position; however, the Company reserves the right to recover any amounts owed to it under these Terms by any lawful means.

You are solely responsible for monitoring your positions, margin, liquidation price, account balance, fees, Platform Stability Adjustment (as defined in Section 14), performance adjustment (as defined in Section 14), index price, market conditions, event status, and all other relevant information.

The Company may liquidate, close, reduce, adjust, cancel, settle, or otherwise manage positions automatically or manually in accordance with Platform rules, risk controls, market conditions, smart-contract mechanics, AMM/CLOB mechanics, stability reserve requirements, regulatory requirements, or operational needs.

Liquidation estimates, margin requirements, liquidation prices, fee estimates, and payout estimates displayed on the Platform are estimates only and may change rapidly and discontinuously. The Company does not guarantee that you will receive a margin call, warning, notification, opportunity to add margin, or opportunity to close a position before liquidation.

14. Fees and Adjustments

The Company may charge fees, including but not limited to platform fees, taker fees, maker fees, notional trading fees, Platform Stability Adjustments, leverage activation fees, performance adjustments, withdrawal fees, network fees, payment-processing fees, spread costs, liquidation spreads, inactivity fees (where applicable), and other fees disclosed through the Platform or in the Platform's then-current Fee Schedule (the "Fee Schedule").

The current Fee Schedule is published on the Platform and may be updated from time to time. You are responsible for reviewing the Fee Schedule and all applicable fees before placing a trade or initiating any other transaction.

"Platform Stability Adjustment" means a fee or adjustment that may be applied to leveraged positions to compensate the Company and the stability reserve for the structural risk of leveraged binary outcome contracts. Platform Stability Adjustments may be expressed as a fixed amount, a percentage of notional, a percentage of margin, a time-based accrual, or another method, as set forth in the Fee Schedule.

"Performance Adjustment" means an adjustment that may be applied to gains or payouts on certain positions, as set forth in the Fee Schedule.

Fees may depend on notional volume, leverage, market price, time remaining, score, league, liquidity, volatility, selected feature, account status, operational phase, or other factors. Fees may change at any time, subject to Section 32 (Changes to These Terms) where the change is material.

15. Stability Reserve, Socialized Losses, Haircuts, and Shortfalls

The Company may maintain a stability reserve, liquidation vault, off-chain operational reserve, on-chain fund, or other mechanism intended to support leveraged market integrity and payout continuity.

You acknowledge that leveraged binary outcome markets may create shortfalls, including where payouts owed to winning traders exceed available margin, liquidation vault balances, stability reserve balances, market-making liquidity, or other available funds. If available reserves are insufficient, payouts may be reduced, delayed, capped, haircut, socialized across affected users, restructured, or otherwise adjusted in accordance with Platform rules, smart-contract mechanics, risk controls, regulatory requirements, or applicable law.

The Company does not guarantee that any stability reserve, vault, insurance fund, market-making vault, liquidity pool, off-chain fund, on-chain fund, or other mechanism will fully cover all losses or expected payouts in all circumstances. The Company has no obligation to fund any shortfall from its own assets beyond amounts expressly committed in writing.

16. Smart Contracts, Blockchain, and Network Risks

Certain Platform transactions may be recorded, settled, or otherwise processed on Base, Ethereum, or other blockchain networks. Smart contracts and blockchain networks may be immutable, irreversible, experimental, unaudited, partially audited, or subject to bugs, exploits, forks, attacks, congestion, failed transactions, gas spikes, sequencer downtime, bridge failures, validator failures, censorship, reorgs, oracle issues, governance attacks, MEV, and other risks.

The Company's smart contracts may have been audited, but audits do not eliminate risk and do not guarantee security, correctness, availability, or absence of vulnerabilities. The Company is not liable for losses arising from blockchain networks, smart contracts, wallets, bridges, token contracts, stablecoin issuers, RPC providers, sequencers, validators, miners, indexers, MEV searchers, or other third-party infrastructure.

17. Platform Availability; Changes; Beta Features

The Platform may be unavailable, delayed, degraded, suspended, restricted, or discontinued at any time, with or without notice. The Company may modify, update, pause, remove, replace,

limit, or discontinue any feature, market, fee, asset, network, account function, data source, reward, referral program, leaderboard, API, or other part of the Platform.

The Platform may include test, beta, experimental, early-access, or pre-release features. These features may be incomplete, unstable, inaccurate, interrupted, changed, or discontinued. You use them at your own risk.

The Company is not liable for losses arising from downtime, maintenance, degraded performance, outages, interrupted access, failed orders, delayed execution, failed settlement, display errors, API errors, transaction failures, or inability to access or use the Platform.

18. Prohibited Conduct

You may not:

- (8) violate any applicable law, regulation, license condition, court order, sanctions rule, sports-integrity rule, or Platform rule;
- (9) access or use the Platform from a Restricted Jurisdiction or while using a VPN, proxy, emulator, virtual machine, remote desktop, anonymizer, false identity, false address, or other circumvention method;
- (10) provide false, misleading, incomplete, or fraudulent information;
- (11) create, control, or use more than one account, whether directly or indirectly, including through other persons, related parties, household members, employees, or controlled wallets; the Company enforces a one-account-per-natural-person rule, verified through KYC deduplication and other controls; violation of this rule may result in forfeiture of all related accounts (not solely the duplicate), all funds (subject to return of verified initial deposits at the Company's discretion), all positions, all rewards, all referral commissions, and all promotional benefits;
- (12) use bots, scripts, crawlers, scrapers, automation, latency-arbitrage systems, quote stuffing, wash trading, spoofing, layering, collusion, chip dumping, self-trading, abusive order placement, or other disruptive trading practices;
- (13) exploit bugs, calculation errors, display errors, stale prices, oracle errors, data errors, fee errors, settlement errors, smart-contract vulnerabilities, or other Platform defects;
- (14) manipulate or attempt to manipulate sporting events, market outcomes, data feeds, index prices, or settlement sources, or participate in any sports-integrity violation;
- (15) engage in fraud, money laundering, terrorist financing, sanctions evasion, illegal gambling, payment fraud, chargeback abuse, stolen-card use, account takeover, phishing, malware, or other unlawful activity;
- (16) reverse engineer, decompile, disassemble, interfere with, overload, damage, disable, or compromise the Platform or any Platform infrastructure;
- (17) infringe intellectual property rights or misuse PredictEX marks, content, data, software, or documentation;
- (18) resell, sublicense, commercially exploit, or provide unauthorized access to the Platform; or
- (19) engage in any activity that the Company determines, in its sole discretion, creates legal, regulatory, financial, operational, integrity, security, responsible-gaming, reputational, or user-protection risk.

The Company may take any action it deems appropriate in response to prohibited conduct, including warnings, account restriction, suspension, termination, freezing funds, canceling

trades, voiding markets, reversing rewards, withholding withdrawals, reporting to authorities, and pursuing legal remedies. The Company's exercise of discretion under this Section is final and binding except where prohibited by applicable law.

19. Referrals, Rewards, Medals, Leaderboards, and Promotions

PredictEX may offer referrals, medals, leaderboards, quests, points, rewards, fee discounts, VIP tiers, promotional campaigns, or other incentive programs. These programs are discretionary, promotional, and subject to change, suspension, cancellation, reversal, or termination at any time.

No reward, point, medal, leaderboard rank, referral commission, discount, vault access right, or promotional benefit is guaranteed. The Company may withhold, cancel, claw back, adjust, or deny any reward or benefit if it suspects fraud, manipulation, abuse, multiple accounts, botting, self-referrals, sybil behavior, ineligible jurisdiction, KYC failure, AML concern, responsible-gaming concern, technical error, or violation of these Terms.

Unless expressly stated otherwise, points, medals, ranks, referrals, quests, rewards, and other promotional items have no cash value, are not property, are not transferable, do not create vested rights, and may be modified or revoked by the Company at any time.

20. Taxes

You are solely responsible for determining, reporting, withholding, collecting, and paying any taxes, duties, levies, charges, or reporting obligations arising from your use of the Platform, including trading gains or losses, gaming winnings, digital asset transactions, rewards, referrals, staking, vault participation, airdrops, promotions, deposits, withdrawals, or other activity.

The Company does not provide tax advice and is not responsible for your tax obligations. The Company may, where required by applicable law, deduct withholding taxes or report information to tax authorities.

21. Intellectual Property

The Company and its licensors own all rights, title, and interest in and to the Platform, including software, interfaces, designs, graphics, logos, marks, names, content, documentation, data compilations, models, risk systems, AMM/CLOB infrastructure, algorithms, fee models, index methodologies, and other materials.

Subject to these Terms, the Company grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Platform for your own personal, lawful, eligible use.

You may not copy, modify, distribute, sell, lease, reverse engineer, scrape, extract, commercialize, or create derivative works from the Platform except as expressly permitted by the Company in writing.

22. Third-Party Services

The Platform may rely on or link to third-party services, including data providers, KYC providers, payment processors, wallet providers, blockchain networks, RPC providers, bridge providers, stablecoin issuers, custodians, analytics providers, sports-integrity providers, cloud providers, communication providers, app stores, social platforms, and other third parties.

The Company does not control and is not responsible for third-party services. Your use of third-party services is at your own risk and may be subject to separate terms, fees, restrictions, privacy policies, outages, and risks. No endorsement of any third party is implied by the existence of a link or integration.

23. Privacy and Data

The Company may collect, use, store, process, disclose, and retain personal data, KYC information, transaction data, wallet data, device data, geolocation data, gaming activity, trading activity, responsible-gaming information, communications, and other information as described in its Privacy Policy, which is incorporated by reference into these Terms, and as necessary to operate the Platform, comply with law and license conditions, enforce these Terms, prevent fraud, protect users, and support responsible gaming.

You consent to the Company and its service providers processing your information for these purposes.

24. Disclaimers

THE PLATFORM IS PROVIDED "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS." TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY DISCLAIMS ALL WARRANTIES, REPRESENTATIONS, CONDITIONS, AND GUARANTEES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, AVAILABILITY, ACCURACY, COMPLETENESS, RELIABILITY, SECURITY, ERROR-FREE OPERATION, UNINTERRUPTED ACCESS, PROFITABILITY, LIQUIDITY, MARKETABILITY, FITNESS OF DATA, FITNESS OF INDEX PRICES, FITNESS OF SMART CONTRACTS, AND FITNESS FOR ANY TRADING, GAMING, OR INVESTMENT PURPOSE.

The Company does not warrant that: (i) the Platform will be uninterrupted, secure, available, accurate, complete, or error-free; (ii) trades will execute, settle, or resolve as expected; (iii) markets will have liquidity; (iv) displayed prices, odds, probabilities, charts, fees, liquidation prices, or payouts will be accurate or current; (v) smart contracts, wallets, networks, bridges, or stablecoins will function correctly; (vi) you will be able to deposit, withdraw, trade, close positions, avoid liquidation, or receive rewards at any particular time; (vii) any market outcome, position, strategy, reward, or Platform feature will be profitable; or (viii) any stability reserve, vault, insurance-like mechanism, or risk control will prevent losses.

25. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY AND ITS AFFILIATES (INCLUDING SPORTSLINE TECHNOLOGIES INC.), SERVICE PROVIDERS, LICENSORS, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, CONTRACTORS, REPRESENTATIVES, INVESTORS, AND PARTNERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, PUNITIVE, MULTIPLE, OR ENHANCED DAMAGES; LOST PROFITS; LOST REVENUE; LOST OPPORTUNITY; LOST DATA; LOSS OF GOODWILL; TRADING LOSSES; GAMING LOSSES; LIQUIDATION LOSSES; MARKET LOSSES; LOSS OF DIGITAL ASSETS; LOSS OF STABLECOINS; LOSS ARISING FROM SMART CONTRACTS; LOSS ARISING FROM BLOCKCHAIN NETWORKS; LOSS ARISING FROM DATA PROVIDERS; LOSS ARISING FROM INDEX PRICES; LOSS ARISING FROM MARKET RESOLUTION; LOSS ARISING FROM DOWNTIME; LOSS ARISING FROM

RESTRICTED JURISDICTION CONTROLS; LOSS ARISING FROM ACCOUNT SUSPENSION; LOSS ARISING FROM KYC/AML REVIEW; LOSS ARISING FROM REGULATORY CHANGE; OR ANY SIMILAR LOSS, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, STATUTE, OR ANY OTHER THEORY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THE PLATFORM OR THESE TERMS WILL NOT EXCEED THE GREATER OF: (A) USD \$100; OR (B) THE NET PLATFORM FEES ACTUALLY PAID BY YOU TO THE COMPANY DURING THE THREE (3) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM, EXCLUDING TRADING LOSSES, GAMING LOSSES, POSITION LOSSES, LIQUIDATIONS, MARKET LOSSES, NETWORK FEES, THIRD-PARTY FEES, TAXES, AND AMOUNTS PAID TO OTHER USERS OR MARKETS.

Some jurisdictions do not allow certain exclusions or limitations of liability. In those jurisdictions, the Company's liability is limited to the maximum extent permitted by law. Nothing in these Terms excludes or limits liability for fraud, death or personal injury caused by negligence, or any other liability that cannot be excluded as a matter of law.

26. Indemnification

You agree to indemnify, defend, and hold harmless the Company and its affiliates (including Sportsline Technologies Inc.), service providers, licensors, officers, directors, employees, agents, contractors, representatives, investors, and partners from and against any and all claims, demands, actions, investigations, damages, losses, liabilities, penalties, fines, costs, and expenses, including reasonable attorneys' fees, arising out of or relating to:

- (20) your access to or use of the Platform;
- (21) your trades, positions, deposits, withdrawals, rewards, referrals, or account activity;
- (22) your violation of these Terms;
- (23) your violation of applicable law or the rights of any third party;
- (24) your misrepresentation, fraud, negligence, willful misconduct, or prohibited conduct;
- (25) your tax obligations;
- (26) your access to or use of the Platform from a Restricted Jurisdiction or other ineligible location;
- (27) your failure to secure your account, device, wallet, credentials, or private keys;
- (28) any chargeback, payment reversal, or payment dispute initiated by you or on your behalf; or
- (29) any dispute between you and another user or third party.

27. Account Suspension, Termination, and Remedies

The Company may, at any time and without liability, suspend, restrict, terminate, freeze, close, or limit your account or access to the Platform; cancel, void, reverse, liquidate, settle, or adjust trades or positions; delay, deny, or condition deposits or withdrawals; withhold, cancel, or claw back rewards; or take any other action the Company deems appropriate if:

- (30) you violate these Terms;

- (31) you fail KYC, AML, sanctions, geolocation, age, identity, source-of-funds, or other checks;
- (32) the Company suspects fraud, prohibited conduct, market abuse, sybil behavior, responsible-gaming concern, account compromise, or illegal activity;
- (33) the Company is required or requested to do so by law, license condition, regulator, law enforcement, court order, payment provider, bank, blockchain analytics provider, data provider, or sports-integrity partner;
- (34) continued access creates legal, regulatory, financial, operational, integrity, security, or reputational risk; or
- (35) the Company decides to discontinue or modify any Platform feature.

Where the Company terminates an account for breach of these Terms, the Company has the unfettered discretion to void any winnings, forfeit any balance, cancel any rewards, and pursue any other remedy available at law. The Company may retain records and funds as required or permitted by law, regulation, license condition, dispute process, AML policy, responsible-gaming policy, tax requirement, chargeback process, or court order.

Where the Company terminates an account other than for breach of these Terms, the Company will return any undisputed account balance to a verified payment method in your name, subject to any deductions required by law, license condition, applicable fees, processing costs, or risk controls. The Company shall have no further liability to you in such case.

28. Error Correction and Market Integrity

The Company may correct, cancel, void, reverse, adjust, or settle any transaction, position, order, payout, reward, referral, leaderboard result, fee, or market outcome if the Company determines that it resulted from or was affected by an error, exploit, data issue, index-price issue, oracle failure, smart-contract issue, display error, calculation error, settlement error, market manipulation, integrity concern, prohibited conduct, or other abnormal condition.

You are not entitled to retain funds, positions, profits, rewards, discounts, or benefits resulting from any error, exploit, or abnormal condition. If you have withdrawn any such funds prior to the Company becoming aware of the error or exploit, the amount will constitute a debt owed by you to the Company, which the Company may recover by any lawful means, including without prejudice to any other remedies available to the Company.

You agree to notify the Company immediately if you become aware of any error, exploit, mistaken credit, or other abnormal condition affecting your account.

29. Disputes with Other Users

The Company is not responsible for disputes between users or between users and third parties. You release the Company from claims arising from such disputes to the maximum extent permitted by law.

30. Force Majeure

The Company shall not be liable for any failure or delay in performing its obligations under these Terms, or for any losses or harm to you, where such failure, delay, or harm arises from any event beyond the Company's reasonable control, including without limitation: acts of God; natural disasters; pandemics or public health emergencies; war, armed conflict, terrorism, civil unrest, or sabotage; acts of government, regulators, courts, or law-enforcement authorities;

sanctions or trade restrictions; banking or payment-system failures; blockchain network failures, including consensus failures, forks, reorgs, sequencer downtime, validator failures, or bridge failures; smart-contract bugs or exploits; data-provider failures or outages; oracle failures; internet, cloud, or telecommunications outages; cyberattacks or denial-of-service attacks; power failures; labor disputes; or any other circumstance beyond the Company's reasonable control.

During a force majeure event, the Company may suspend, modify, or terminate any aspect of the Platform without liability.

31. Governing Law; Dispute Resolution

These Terms and any dispute, claim, or controversy arising out of or relating to these Terms or the Platform will be governed by the laws of Curaçao, without regard to conflict-of-law principles.

Subject to the binding arbitration provision below, you irrevocably submit to the exclusive jurisdiction of the courts of Curaçao in relation to any dispute (including claims for set-off and counterclaims) in relation to these Terms or the Platform.

Any dispute, claim, or controversy arising out of or relating to these Terms or the Platform that is not resolved through good-faith negotiation within thirty (30) days will be finally resolved by binding arbitration administered by [arbitration provider to be confirmed by counsel] under its applicable rules, seated in [arbitration seat to be confirmed by counsel], conducted in English, before one (1) arbitrator, except where prohibited by applicable law. The arbitrator's award shall be final and binding on the parties and may be entered as a judgment in any court of competent jurisdiction.

You and the Company waive the right to a jury trial and agree that disputes will be brought only on an individual basis and not as a class, collective, consolidated, private attorney general, or representative action, except where prohibited by applicable law.

Nothing in this Section prevents either party from bringing a claim in a small claims court of competent jurisdiction where eligible, nor from seeking injunctive or equitable relief in any court of competent jurisdiction to protect intellectual property, confidential information, Platform integrity, users, compliance obligations, or security.

Any claim must be brought within one (1) year of the date the claim arose, or such claim is permanently barred, except where applicable law prohibits such a limitation.

32. Changes to These Terms

The Company may update these Terms at any time. Where a change is material (including, without limitation, changes to fees, withdrawal procedures, dispute resolution, restricted jurisdictions, or limitation of liability), the Company will provide at least thirty (30) days' prior notice via the Platform, email, or other reasonable means, except where a shorter notice period is required by law, regulation, license condition, or to address security, fraud, integrity, or operational risk.

Where a change is not material, or where required by law, regulation, license condition, or to address risk, the Company may make changes effective immediately upon posting.

Your continued access to or use of the Platform after updated Terms become effective constitutes acceptance of the updated Terms. If you do not agree to updated Terms, you must stop using the Platform. The Company may require you to affirmatively accept updated Terms before continuing to use the Platform.

33. Communications

The Company may communicate with you electronically through the Platform, email, push notifications, wallet messages, in-app notices, website notices, Discord, Telegram, X/Twitter, or other channels. You consent to electronic communications and agree that they satisfy any legal requirement that communications be in writing.

You are responsible for maintaining current contact information and reviewing Platform notices.

34. Assignment

You may not assign or transfer these Terms or any rights or obligations under these Terms without the Company's prior written consent. Any attempted assignment in breach of this Section is void.

The Company may assign or transfer these Terms, in whole or in part, without your consent, including in connection with a merger, acquisition, corporate reorganization, financing, sale of assets, change of control, affiliate transfer, or by operation of law.

35. Severability; No Waiver; Entire Agreement

If any provision of these Terms is found unenforceable, that provision will be modified to the minimum extent necessary to make it enforceable, and the remaining provisions will remain in full force and effect.

The Company's failure to enforce any provision is not a waiver of its right to do so later. No waiver by the Company shall be effective unless in writing signed by an authorized representative of the Company.

These Terms, together with the Privacy Policy, the Responsible Gaming Procedure, the Fee Schedule, AML/KYC procedures, market rules, and any other policies referenced herein, constitute the entire agreement between you and the Company regarding the Platform and supersede all prior or contemporaneous agreements, statements, representations, and understandings regarding the Platform.

36. Survival

Any provisions that by their nature should survive termination will survive, including without limitation provisions relating to eligibility, prohibited conduct, fees, taxes, risk disclosures, disclaimers, limitation of liability, indemnification, dispute resolution, intellectual property, error correction, account termination, and survival itself.

37. Language

These Terms are written in English, and any interpretation of them will be based on the English version. The English version will always prevail if these Terms or other related documents are translated into any other language.

38. Contact

Questions, complaints, responsible-gaming concerns, law-enforcement requests, and legal notices should be sent to:

Sportsline Technologies N.V. d/b/a PredictEX

Groot Kwartierweg 10, Livestrong Building, Curaçao

Email: legal@predictex.com

39. User Acknowledgment

By accepting these Terms, you expressly acknowledge and agree that:

- (36) PredictEX is a real-money gaming and leveraged prediction-market platform;
- (37) you may lose all funds committed to positions, margin, fees, deposits, or Platform activity;
- (38) leverage substantially increases risk and may cause rapid liquidation;
- (39) market prices, index prices, and event outcomes may move suddenly and discontinuously;
- (40) smart contracts, blockchain networks, stablecoins, wallets, and third-party services involve significant risk;
- (41) payouts may be delayed, reduced, haircut, socialized, or unavailable in certain shortfall, reserve, liquidity, regulatory, technical, or force majeure scenarios;
- (42) the Company does not provide advice and does not guarantee profits, liquidity, availability, execution, settlement, or payouts;
- (43) you are not located in, resident in, organized in, a citizen of, or otherwise connected to a Restricted Jurisdiction;
- (44) you are responsible for compliance with all laws applicable to you;
- (45) you are responsible for all taxes arising from your Platform activity;
- (46) you have read and understood the risks described in these Terms; and
- (47) you agree to the disclaimers, limitation of liability, indemnification, arbitration, and class-action waiver provisions above.