

Predict Pro Terms of Service

These Terms of Service govern your use of the Predict Pro website, applications, AI Agent, event information, and any prediction-market or related feature that links to these Terms (together, the “Platform”). The Platform is provided by Predict Pro Group, a business based in the United Kingdom (“Predict Pro”, “we”, “us” or “our”). By creating an account or using the Platform, you agree to these Terms. If you do not agree, do not use the Platform.

1. How these Terms work

These Terms cover the core Platform. A particular market, paid feature, wallet connection, competition, promotion or other service may also have specific rules shown before you use it (“Feature Rules”). The applicable Feature Rules form part of your agreement with the party identified as providing that feature. If they conflict with these Terms, the Feature Rules take priority for that feature unless they expressly say otherwise. We will make the operator and relevant rules clear before any transaction or paid commitment.

Our Privacy Policy explains how we handle personal data and is available through the Platform. Any separate risk disclosure, fee schedule and responsible gambling information that applies to a feature will be made available at the point of use. Information in a pitch deck, roadmap, social post or other promotional material does not, by itself, make a feature available or create a contractual right to a return, reward or functionality.

2. What the Platform provides

Predict Pro develops tools for following real-world events, exploring prediction-market information and using an AI Agent to analyse relevant data. Features may include event pages, market data, research, alerts, watchlists, community functions and, where expressly enabled, participation in a prediction market. The particular features available to you depend on your location, eligibility, account status and the services actually launched.

Some markets, data, payments, wallets or other functions may be provided by an independent third party. We will identify that provider where it matters to your decision. Your separate agreement with that provider governs the service it provides, including any funds it holds, transaction execution and settlement. A link or integration does not mean we operate, control or guarantee the third-party service. We do not claim that any proposed AI, automated execution, strategy or reward feature is live unless it is expressly offered in the Platform with its applicable rules.

3. Eligibility and lawful access

You must be at least 18 years old, have legal capacity to agree to these Terms, provide accurate information, and use the Platform only where the relevant feature is lawful for you and for its operator. We may set a higher age or additional conditions for a particular feature if required by law or its operator. You must not use another person’s account, misstate your location or eligibility, or use a VPN or similar method to evade a restriction.

Access to informational content does not establish that you may participate in a market or use a paid or regulated feature. We may restrict features by country, region, residence or customer category and may require proof of age, location and eligibility. Any real-money feature will be offered only where the responsible operator has determined that it may lawfully offer it and has put the required permissions and controls in place. The Platform or applicable Feature Rules will identify material access restrictions and the responsible operator.

4. Accounts and security

If an account is required, you must keep your login details confidential, use the security controls provided, and contact us promptly if you suspect unauthorised access. You are responsible for activity carried out through your account unless the loss arises from our failure to meet a duty we owe you. We may require you to verify control

of an email address, device or other authentication method. You must keep your contact details current and must not sell, transfer or share your account.

If wallet connection is offered, follow the wallet provider's instructions and review each connection, signature and transaction before approving it. Predict Pro is non-custodial. Connecting a wallet does not give us possession or control of your wallet, private keys, seed phrase or digital assets, and we do not independently authorise wallet transactions on your behalf. We will not ask for a seed phrase or private key through a prompt, form or support channel. Wallet software, networks and transactions may be governed by third-party terms.

5. Identity checks, anti-money laundering and sanctions

We and any relevant operator may carry out identity, age, source-of-funds, fraud, anti-money laundering (“AML”), counter-terrorist-financing and sanctions checks where required by law, regulation or a proportionate risk-control process. You agree to provide accurate documents and information reasonably requested for these purposes and to update them if they change. We may use specialist verification providers and may ask for more information before allowing a transaction, payment or withdrawal.

You must not use the Platform to launder money, finance terrorism, evade sanctions, conceal the source or beneficial owner of funds, or facilitate any other unlawful transaction. You must not use a feature if you are subject to an applicable asset freeze or other restriction that prohibits the activity. We may refuse, delay, restrict or suspend access, a transaction or a withdrawal where reasonably necessary to complete checks, investigate suspected misuse, comply with law or follow a lawful request. We may retain and report information to competent authorities where required or permitted by law. Any handling of funds during a restriction will follow applicable law and the relevant operator’s published rules; these Terms do not give us a general right to confiscate them.

6. Market information and market-specific rules

Before participating in any prediction market, read its question, available outcomes, closing time, resolution criteria, data or oracle source, settlement method, fees and any cancellation or dispute procedure. These details, and the identity of the market operator, must be set out in the applicable Feature Rules or market page. A price or displayed probability is market information, not a statement of the true likelihood of an event. Prices, liquidity and available orders may change rapidly.

The applicable market page and Feature Rules will identify the responsible operator. That operator's rules control how orders are accepted, how outcomes are determined, how positions are settled, and when a market may be paused, corrected or cancelled. Material decisions and any available review or complaint route will be handled under those rules and applicable law.

7. Orders, payments and settlement

If a transaction feature is available, you must review the transaction summary, including the operator, amount, outcome, price, fees and any material settlement conditions, before confirming it. An instruction is not accepted merely because you submitted it; the relevant feature will show when it has been accepted. Availability, execution price, matching and settlement depend on the rules and systems of the responsible operator. We do not promise that a requested transaction will execute or settle at a displayed price or within a particular time unless the applicable rules expressly say so.

Payment methods, deposits, withdrawals, chargebacks, refunds and any use of digital assets are governed by the terms shown for the relevant feature and payment or wallet provider. Blockchain transactions, if supported, can be irreversible and may involve network fees and delay. We will not describe a transaction as non-refundable where a statutory right applies. Material payment, custody, withdrawal, refund and cancellation terms will be provided before you make a paid commitment.

8. AI Agent and automated features

The AI Agent may summarise events, organise data, generate scenarios, estimate probabilities or draw attention to market information. Its outputs are generated from information and models that may be incomplete, outdated or wrong. They can change without notice and should be checked against primary sources and the relevant market rules. An AI output is not a guarantee of an event outcome, market price, transaction result or return.

Unless Predict Pro has expressly agreed otherwise in a separately identified, appropriately authorised service, the AI Agent supplies general information and analytical tools, not personalised financial, investment, betting, legal or tax advice. You decide whether and how to act on an output. The AI Agent will not place orders, move assets or commit you to a transaction merely because you ask it a question. If automated execution is introduced, it will require a distinct opt-in, defined permissions, transaction limits, a clear operator and additional Feature Rules before use.

Do not put private keys, seed phrases, payment card details or another person's sensitive information into an AI prompt. Our handling of prompts and outputs is explained in the Privacy Policy. We may restrict prompts that are unlawful, abusive, deceptive or intended to manipulate a market or bypass Platform controls.

9. User content and community features

If we permit comments, predictions, profile material or market suggestions, you remain responsible for content you submit. You must have the rights needed to submit it and must not post unlawful, defamatory, misleading or infringing material, private information without permission, or content intended to manipulate a market. You grant us a non-exclusive, worldwide licence to host, reproduce, display and technically adapt that content only as reasonably needed to operate, secure, moderate and promote the Platform and its relevant community features. This licence ends when the content is deleted from our systems, subject to lawful retention, backups and copies already shared by others.

We may review, label, restrict or remove content, and may restrict an account, where we reasonably believe that action is needed to enforce these Terms, protect users or comply with law. We do not adopt a user's views merely by displaying them. If user-created markets are introduced, separate creation, review, resolution and liability rules must apply before any such market is published.

10. Market integrity and prohibited conduct

You must not manipulate or attempt to manipulate a market, price, outcome or Platform metric. Prohibited conduct includes wash trading, spoofing, layering, coordinated artificial activity, using multiple accounts to evade a limit, trading on unlawfully obtained confidential information, fabricating evidence about an event, bribing an outcome source, or exploiting an error or vulnerability. You must not use bots or automated access in breach of published controls, interfere with security, scrape or redistribute data beyond any permitted licence, impersonate another person, or use the Platform for fraud or other unlawful conduct.

If we reasonably suspect a breach, we may investigate and take proportionate steps, including removing content, rejecting an instruction, limiting access, suspending an account, or referring the matter to the relevant operator or authority. We will consider the nature and seriousness of the concern and any legal duty to act without notice. Market-specific remedies, including whether a transaction is voided, are governed by the responsible operator's rules and applicable law.

11. Strategies, rewards and referrals

We may offer a strategy product, time-limited programme, referral arrangement, loyalty benefit or other promotion only where it appears in the Platform with separate written terms identifying its provider, eligibility, calculation method, fees, risks, duration, withdrawal restrictions and tax treatment. Participation is voluntary

and subject to those terms and applicable law. We may refuse an improperly obtained reward or correct a calculation error using a fair, documented process.

Illustrations, projected returns and programme descriptions in marketing or planning materials are not guaranteed returns or commitments to launch a product. No past or modelled result guarantees a future result. Any strategy, yield, staking, referral, loyalty or reward programme will be subject to separate Feature Rules made available before participation.

12. Risk and responsible use

Prediction markets and any transaction involving money or digital assets carry a risk of losing some or all of the amount committed. Event information can be ambiguous, a market can be illiquid, an oracle or data source can be delayed or wrong, and a technical, payment or network failure can affect access or settlement. Digital assets may be volatile and transactions may be irreversible. AI outputs and historical market data do not remove these risks. Review the applicable market rules and risk information before participating; do not commit money you cannot afford to lose.

Where a feature is legally classified as gambling, the responsible operator must provide the legally required safer gambling information and controls. The Platform or applicable Feature Rules will explain how to access those controls and relevant support resources. If you believe your use is causing harm, stop using the feature and contact us or the support resources identified for that feature.

13. Intellectual property and permitted use

Predict Pro and its licensors own the Platform's software, design, branding, compilations and content, except for user content and third-party material. While you comply with these Terms, we grant you a limited, personal, non-exclusive, non-transferable permission to access and use the Platform for its intended purposes. This permission does not transfer ownership or give you a licence to copy, sell, reverse engineer, republish or commercially exploit the Platform or its data beyond what the law or a separate written licence permits.

Third-party data, logos and materials remain subject to their owners' rights and any displayed licence or attribution. If you believe content infringes your rights, contact us with enough detail for us to investigate.

14. Availability and changes to the Platform

We aim to operate the Platform with reasonable care and skill. We may maintain, update, replace or withdraw a feature for security, legal, operational or commercial reasons. We will give reasonable notice of a material change that adversely affects an ongoing paid service unless urgent action is needed for security, law or market integrity. If we discontinue a paid service, we will explain the effect on outstanding entitlements and provide any remedy required by law or the applicable Feature Rules. We cannot promise uninterrupted access, but this does not remove a right or remedy the law gives you.

15. Privacy and communications

Our Privacy Policy describes how Predict Pro Group processes personal data and how you can exercise your data protection rights. Independent operators and providers may have their own privacy notices. We may send notices about your account, security, transactions, Terms or legal requirements using the contact details you provide or through the Platform. Marketing messages are subject to your preferences and applicable law.

16. Our responsibility to you

We are responsible for loss or damage that is a foreseeable result of our breach of these Terms or failure to use reasonable care and skill. We are not responsible for a loss that was not foreseeable when we agreed these Terms, a loss caused solely by your own breach, or a third party's independent service where we did not cause

the problem. If you use the Platform for a business purpose, we are not responsible for business losses such as lost profit or business interruption, to the extent the law permits.

Nothing in these Terms excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot lawfully be excluded or limited. Nothing affects your statutory consumer rights or any mandatory protection that applies to a regulated service. A separate market operator is responsible for its own performance under its agreement with you; this does not excuse Predict Pro for a failure for which we are legally responsible.

17. Changes to these Terms

We may update these Terms to reflect changes in law, regulation, security, the Platform or our business. We will post the new version and its effective date. For a material change affecting existing users, we will give reasonable advance notice by an appropriate channel unless an urgent legal or security reason prevents this. If you do not accept a change, you may stop using the affected service and close your account, subject to existing transactions and applicable law. A change will not retrospectively alter the agreed terms of a completed transaction or remove an accrued statutory right.

18. Governing law and courts

These Terms are governed by the law of England and Wales. If you are a consumer, you may bring a claim in the courts that have jurisdiction under applicable consumer law, and you retain any mandatory rights of the country or UK nation in which you live. If you use the Platform for business, the courts of England and Wales have exclusive jurisdiction, unless mandatory law requires otherwise.

19. Contact

If you have questions about these Terms or the Platform, contact us.