PredictGo Terms of Use

Section 1. Introduction

These Terms of Use (hereinafter "Terms") constitute a legally binding agreement between users of the **PredictGo platform (hereinafter "User")** and Novaflow Labs Ltd. (hereinafter "Company") regarding access to and use of the Company's **PredictGo platform (hereinafter "Service")**, and aim to stipulate all relevant regulations, legal obligations, responsibilities, and other necessary matters.

By using the Service, the User agrees to these Terms and is responsible for complying with all relevant regulations and legal obligations. If the User does not agree to these Terms, or is a resident of a country included in the FATF country list, a country where digital asset trading is prohibited, or is a resident of the United States, Republic of Korea, Singapore, or BVI (British Virgin Islands), the User cannot access or use the Service.

All data provided on this platform is provided 'as is', and we do not guarantee the accuracy or completeness of the data.

The User agrees that these Terms apply only between the User and the Service.

Section 2. Definitions

The definitions of terms used in these Terms are as follows. Terms not defined in these Terms shall have the meaning as defined by general trading practices.
1. Company: The Company refers to Novaflow Labs Ltd., which operates the Service.
2. Service: This refers to all services provided by the Company that can be used according to these Terms.
3. Homepage: This refers to the online webpage (https://predictgo.io) where the Service provided by the Company under these Terms is implemented.
4. User: This refers to platform users aged 19 and above who have agreed to these Terms (including Channel Administrators and Managers, Traders, and Disputer).
   a. Channel Administrators and Managers(or Prediction creator):
      i. This refers to the parties who create predictions, control all aspects of predictions including managing results/objections, and are responsible for all general aspects related to predictions.
   b. Traders:
      i. This refers to parties who participate in buying/selling the created predictions.
   c. Disputer:
      i. This refers to parties who formally raise issues regarding prediction results.
   d. Others:
      i. Users include not only Channel Administrators, Managers, and Traders, but also parties who use the platform without registering as members.
5. Transaction Fee: This refers to gas fees and other costs incurred when performing transactions on the blockchain.

Section 3. Service Usage

1. Users must comply with these Terms and any notices posted by the Company on the service screen, and are responsible for all damages arising from violations or non-compliance with these Terms and notices.

2. Users wishing to use the Service must agree to these Terms and create an account via email or connect a personal wallet address.
3. Completion of information input according to forms provided by the Company or through third parties, or completion of procedures, is considered agreement to service registration and usage.
4. The prediction market platform provided by this Service is based on blockchain technology, and all transactions performed by users are irreversible and cannot be canceled, modified, or withdrawn once executed.
5. The Company is only responsible for managing user transactions and related systems, and no action by the Company shall be considered as acting on behalf of users.
6. The Company, as a transaction intermediary, merely operates, manages, and provides a system for free prediction participation among platform users (Channel Administrators and Managers, Traders, Disputer). Therefore, traders must accurately verify the detailed information and participation conditions written by the Prediction creator on the detail page before participating in predictions. All damages incurred by trading without checking the content and conditions of the prediction are borne by the trader.
7. Prediction results are determined after the completion of the period, and the fact that a user is using the Service implies prior acknowledgment of this.
8. In the process of using the Service, users must pay all fees necessary for interacting with the blockchain. This includes transaction costs such as gas fees, as well as all other fees displayed on the homepage at the time of service use. We strive to provide accurate fee information, but the information displayed on the homepage reflects our fee estimates and may differ from the actual fees required for service use and interaction with the blockchain.
9. The Company does not arbitrarily delete or modify posts and comments posted on the homepage. However, this does not apply in cases where there is a basis in other laws or where the posted content may be deleted in accordance with the Terms and other community policies.

Section 4. User Obligations and Responsibilities

Service users (Channel Administrators and Managers, Traders, and Disputer) promise to follow the rules below.
1. Requirements for Channel Administrators and Managers
    a. All information you provide must be accurate and complete.
    b. You understand that posting false, incomplete, or misleading information about predictions may result in the Company arbitrarily deleting or modifying the Prediction creator's information, and may lead to serious civil and criminal liability for the Prediction creator.
    c. Predictions related to human life and safety are prohibited:
        i.   Predictions related to assassination, terrorism, war, mass casualty events
        ii. Predictions about the death or health condition of specific individuals (politicians, celebrities, etc.)
        iii. Gambling-like predictions exploiting natural disasters and large-scale catastrophes
    d. Discriminatory or hateful predictions are prohibited:
        i.   Predictions that discriminate against specific groups based on race, gender,

religion, nationality, sexual orientation, etc.
- ii. Predictions that promote hate speech or reinforce prejudice
- e. Predictions related to illegal activities and crimes are prohibited:
  - i. Predictions related to criminal acts such as drug trafficking, human trafficking, illegal weapons trading, etc.
  - ii. Predictions with potential for financial fraud, market manipulation, insider trading
- f. Privacy and personal information protection standards must be observed:
  - i. Predictions that invade personal privacy (e.g., specific individual's divorce, romance, private life disclosure)
  - ii. Predictions related to minors (e.g., crimes, sexual matters related to minors)
- g. Political and social sensitivity must be considered:
  - i. Predictions related to election results are allowed, but predictions including threats to specific candidates are prohibited
  - ii. Restrictions on predictions promoting the collapse of specific governments, coups, or political instability
- h. Economic and financial ethics must be observed:
  - i. Prohibition of predictions using financial market manipulation and spreading false information
  - ii. Prohibition of predictions utilizing corporate insider information (e.g., CEO death, internal scandals)
  - iii. Prohibition of predictions promoting money laundering
2. Requirements for Traders and Disputer

- a. Before trading under these Terms, you must familiarize yourself with the overall content of the prediction, including prediction information, period, etc., provided through the homepage.
- b. You must verify the accuracy of the provided data and information yourself.
- c. You are understood to have reviewed the conditions and risks of the transaction and participated in the trade.
- d. You understand that the results after trading are the responsibility of the trader and objector, and the Company or Service has no responsibility whatsoever.

Service users are prohibited from the following actions, and in case of detection, measures such as service usage restrictions and permanent account suspension may be taken depending on the severity and repetition of the violation:

1. Violating the Company's terms, regulations, usage policies, usage guidelines, related laws, and other actions that interfere with Company operations
2. Accessing from restricted countries or trading with users accessing from such countries
   - a. The Company prohibits users in service-restricted countries from accessing the platform or using the services. Users located in such countries should not even attempt to access this platform.
   - b. Users accessing from service-restricted countries cannot attempt or participate in transactions with other users through our platform.
   - c. In case of violation of the above provisions, the Company has the right to immediately suspend or delete the user's account. The Company is not responsible for any losses, costs, and damages arising from this.
3. Engaging in direct transactions between users without using the services provided by the Company (hereinafter "direct transactions") or inducing such actions
4. Using the Company's services or data generated through them for commercial purposes
5. Violating Company policies, including infringing intellectual property rights, portrait rights, and personality rights
   - a. Selling, distributing, or providing access to counterfeit music, movies, software, or

other licensed materials without proper approval from rights holders

    b. Using the Company's intellectual property, name, or logo (including trademarks or service marks) without the Company's explicit consent or using them in a way that harms the Company

    c. Any action implying false Company approval or affiliation

    d. Posting inappropriate content such as defamatory, discriminatory, violent, or obscene material

6. Interfering with the activities of the Company or users, or engaging in fraudulent actions that do not conform to normal practices, such as taking unfair advantage through the homepage

7. Using services by abnormal means or accessing the Company's information processing system without authorization or approval from the Company

8. Using VPN software or other anonymization tools or technologies to bypass or attempt to bypass the service

9. Unauthorized reproduction, collection, transmission, distribution, etc. of prediction data, content, etc. from the service (including automated means such as crawling, scraping)

10. Distributing programs that affect the equipment of homepage users, including Channel Administrators and Managers, Traders, or Disputer

11. Providing false, inaccurate, or misleading information during the use of the platform or service, or deceiving the Company, service users, or other third parties

12. Using the platform or service for the purpose of transferring or exchanging virtual assets obtained directly or indirectly from criminal or fraudulent activities (including terrorist financing or tax evasion)

13. Interfering with the Company's operations through requests unreasonable or to unrelated to the services provided by the Company, or actions contrary to public order and good morals

14. Misusing others' information or impersonating others to create predictions or use the service or community

15. Transferring, donating, or providing as collateral the rights and obligations under these Terms to others without the Company's prior consent

16. Other actions equivalent to the above that infringe or may infringe on the rights of the Company or third parties, or threaten the order of transactions

Section 5. Service Scope

PredictGo platform is a blockchain-based prediction market platform where users can create predictions about various events and participate in these predictions.

Users must have the knowledge necessary to process and utilize general blockchain technology and must be fully aware of all risks and conditions related to virtual assets.

Data provided through the platform may change from time to time, and the platform takes no responsibility for data modifications.

The basic details of the service are specified in each of the following sections, and any content not specified in these Terms follows the content on the service description page.

1. Channel Administrators and Managers
    a. By creating a channel according to the process set by the platform, one becomes a channel owner, and Channel Managers can be appointed to manage the channel together.

b. The Channel Administrators and Managers create predictions and manage overall aspects of predictions, including results and objection management.
c. When a user creates a new prediction on the platform, they must deposit a certain amount as a guarantee to ensure prediction quality and prevent misuse. This deposit is returned only when the prediction ends normally and is determined with a clear result. However, in the following situations, the deposit may be partially or fully confiscated or not returned:
    i. If the prediction is determined by the community or administrators to be manipulated, misleading, or in violation of regulations
    ii. If it clearly violates the terms set by the platform
d. Users are deemed to be aware of and voluntarily agree to the risk of deposit loss at the time of prediction creation. The return of deposits is subject to platform operating policies and prediction resolution criteria.
e. Administrators and Mangers must ensure that predictions are not unreasonably manipulated and maintain an environment where prediction participants can participate fairly.
2. Traders
    a. Can predict the results of specific events and trade (buy/sell).
    b. Receive rewards if predictions are correct, and may lose the trading amount if incorrect.
    c. Can play a role in sharing analysis and information about the prediction market in the community.
3. Disputer
    a. Objection participants must deposit a guarantee amount to file an objection according to platform regulations. However, in the following situations, the deposit may be partially or fully confiscated or not returned:
        i. If objections are filed repeatedly or with malicious intent without legitimate reasons during the objection procedure
        ii. If determined to lack legitimacy according to standards set by the community or company
        iii. If the objection procedure has been properly conducted but the objection is not accepted and the prediction result remains unchanged
    b. Disputers must be aware that the objection deposit may be lost depending on the objection result, and are deemed to fully understand and voluntarily agree to the possibility of such loss.
    c. In the event that the objection is cancelled due to failure to meet the required objection guarantee deposit, the full deposit will be refunded.

Section 6. Service Suspension and Termination

1. The service is available 24 hours a day, 365 days a year in principle. However, service may be temporarily suspended in case of business or technical difficulties, or when maintenance is conducted for technical improvements or website enhancements, in which case the Company will notify users of the relevant information.
2. Service may be temporarily suspended due to the influence of third-party companies such as blockchain networks, and in such cases, notifications may be delayed or omitted as the suspension is not decided by the Company.
3. Users who registered on the platform via email can delete their accounts through the termination procedure provided by the Company if they wish to terminate their account and discontinue service use. However, before requesting account termination, it is recommended to move the address created during email registration to a wallet such as MetaMask through Export Private Key. (https://secure.reown.com)
    a. After termination, users will have restricted access to the service.

b. After termination, all user data stored in the service will be deleted and cannot be recovered.
c. To terminate an account, a request must be sent to help@predictgo.io with the subject line including [Email Registration Termination Request].
d. When requesting account termination, account deletion will proceed after identity verification. Recovery of the account and related data will be impossible after completion of termination. However, information that needs to be preserved according to relevant laws and privacy policies may be retained for a certain period.
e. Account termination requests will be processed within a maximum of 10 business days, and processing may be delayed or rejected if identity verification is not completed.

4. The Company may terminate accounts or restrict service use without prior notice if users fail to fulfill their obligations and responsibilities under these Terms of Use.
5. The following provisions of these Terms remain valid after your access to the platform or service is terminated regardless of the reason for expiration or termination, as well as other provisions that should remain valid by law or by their nature.

Section 7. Limitation of Liability

1. The Company shall be exempt from responsibility for providing services in cases where services cannot be provided due to changes in relevant laws, natural disasters, circuit failures of telecommunications service providers, or other force majeure events of similar nature.
2. Users are responsible for fully reviewing and understanding all content before executing any transactions such as creating predictions, participating in predictions, depositing guarantees, etc. Users understand and agree that they bear full responsibility for any resulting economic losses, investment losses, and guarantee confiscations, and the Company shall not be held responsible for these.
3. Unless there is intentional misconduct or negligence by the Company, the Company shall not be responsible for service disruptions caused by intentional misconduct or negligence of third parties or members.
4. Price information provided on the platform does not constitute an offer, solicitation of an offer, advice, or recommendation for transactions with the Company. Additionally, all information provided when accessing and using the platform and services is for informational purposes and should not be interpreted as professional advice.
5. The Company does not act as an agent for you or other users of the platform and services.
6. You are solely responsible for your use of the service, and all transfers of virtual assets and the custody and control of your virtual assets are entirely your responsibility.
7. The Company cannot access your private keys, and if you lose your private keys, you will permanently lose access to virtual assets on the respective blockchain network.
8. While the Company strives to provide accurate and timely information during the use of the platform and services, there is no guarantee that such information will always be complete, accurate, or up-to-date. Therefore, you should verify this information before relying on it, and any decisions made based on this information are your sole responsibility.
9. The Company is not responsible for damages resulting from technical errors in the service and platform.
a. Technical errors include technical issues affecting platform use such as software bugs, network failures, server downtime, data loss, hacking, system instability, interruption or delay in prediction participation procedures, errors in result calculations, etc.
b. While we make our best efforts to ensure the continuity and stability of the platform, we cannot completely eliminate the possibility of technical errors. Therefore, we are

not responsible for any direct or indirect losses, damages, costs, or other disadvantages that may arise from technical errors related to your use of the platform.
10. The Company is not responsible for errors that occur due to blockchain network instability

Section 8. Privacy Policy

1. The Company's services are built on blockchain, which follows the principle of "immutability" by design, meaning records cannot be modified or deleted.
2. Users agree to the collection of personal information as outlined in each of the following clauses, and the Company will not use the collected personal information for purposes other than those specified.
    a. Cookies are used to collect information about users' website usage history, and the Company uses the information provided by cookies to create reports and improve the website.
    b. Cookies collect anonymous information including, but not limited to, the number of visitors, the paths through which visitors reached the website, and the pages visited.
    c. Visitors acknowledge that if they reject cookies, some features of the website may not function properly.
    d. Information recorded for customer support (such as chat records) is collected.
    e. Data from advertisements and surveys used for the purpose of providing and analyzing better experiences for users are collected.
    f. Data on service usage, including interactions using various features provided on the Company's website, is collected.
    g. The Company may display advertisements using member information and information entered by members in relation to service operations. Members agree to the display of advertisements on information exposed during service use, such as on prediction detail pages.
    h. The Company has established a detailed Privacy Policy that governs the collection and use of personal information, which users can review at [https://predictgo.io/legal/predictgo-privacy-policy.pdf].
    i. In the event of any conflict between these Terms and the Privacy Policy, the provisions of the Privacy Policy shall prevail with respect to personal information.

Section 9. Confidentiality

1. You must securely maintain and protect the confidentiality of private keys connected to public wallet addresses, passwords, API keys, private keys associated with service accounts, and other related authentication information.
2. Users must take sufficient security measures to prevent exposure of confidential information provided on the platform.
3. Users may not disclose, transmit, disseminate, or copy confidential information of the platform to any third party other than themselves.
4. If a user leaks or inappropriately uses confidential information of the platform in violation of this provision, the following sanctions may apply:
    a. If a leak of confidential information is confirmed, the platform has the right to temporarily suspend or permanently delete the user's account. Additional platform usage may be restricted, and existing prediction market participation rights may be revoked.

b. If financial losses or legal issues occur due to the leakage of the platform's confidential information by a user, the user may be liable for damages to the Company or the platform operator. The user is solely responsible for any legal proceedings and compensation liabilities arising from the leakage of confidential information, and the platform assumes no responsibility in this regard.

Section 10. Copyright

The Company and its affiliates reserve all intellectual property rights and ownership of the data and content provided with the Service. The User must not use or modify the intellectual property owned by the Company and its affiliates without permission.

Section 11. Effectiveness and Modification of Terms

1. The Company may amend these Terms, in part or in whole, at any time without prior notice to the User. The amended Terms shall become effective upon posting on the Platform with the date of revision.
2. The Company may notify the User of the amendments via electronic methods including, but not limited to, electronic notices or pop-up messages on the Platform.
3. The changes will become effective, and shall be deemed accepted by the User, the first time the User uses the Service after the initial posting of the revised Terms, and shall apply on a going-forward basis with respect to transactions initiated after the revision date.
4. In the event that the User does not agree with any such amendment or modification, the User's sole and exclusive remedy is to terminate their use of the Service and close their Account. Continued use of the Service after changes to the terms is considered as consent to the changes.
5. The User agrees that the Company shall not be liable to the User or any third party as a result of any loss suffered by any modification or amendment of these Terms.
6. If any provision of these Terms is found to be invalid or unenforceable under law, the remaining provisions shall still maintain full force and effect and shall continue to be valid to the maximum extent applicable. However, if such provision significantly affects the fundamental purpose of these Terms, the Company may establish a substitute provision within reasonable bounds.

Section 12. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the British Virgin Islands. The User agrees to subject themselves to the exclusive jurisdiction of the court of the British Virgin Islands for any disputes or litigation arising from or relating to these Terms or the Company's privacy policy.