

TERMS AND CONDITIONS OF USE

Tipmarket Platform

Version 1.0 — June 2026

I. IDENTIFICATION AND ACCEPTANCE

1. Identification of the Operating Company

The Tipmarket platform is developed and operated by **Gabriel Anzolin Cavalheiro – Informática**, Individual Entrepreneur (Empresário Individual), enrolled with the CNPJ under No. **51.098.355/0001-04**, with its registered office at Avenida das Torres, No. 200, house unit 80, Parque Verde district, ZIP Code (CEP) 85807-845, Cascavel – PR, Brazil, hereinafter referred to as “**Tipmarket**”, the “**Platform**”, or the “**Operator**”.

2. Acceptance

Access to or use of the Tipmarket Platform — directly or through any licensed operator interface — implies full and unrestricted acceptance of these Terms and Conditions of Use (“**T&C**”). If the User does not agree with any provision of this instrument, they must refrain from using the Platform.

The Operator may amend these T&C at any time, with such amendments taking effect upon their publication on the Platform. Continued use implies acceptance of the amendments.

II. DEFINITIONS

Platform: technological infrastructure for prediction markets, with an API-first and multi-tenant architecture, developed and maintained by Tipmarket.

Operator (Tenant): company or legal entity licensed by Tipmarket to operate a whitelabel instance of the Platform under its own brand, being responsible for the interface with its end users.

End User: natural person or legal entity that accesses the Platform through a licensed Operator.

Prediction Contract: binary-outcome instrument (“Yes” or “No”) traded on the Platform, the settlement value of which depends on the occurrence of a future and uncertain event specified in each market.

Market: trading environment created on the Platform for a specific Prediction Contract, with defined resolution rules, expiration date, and official source.

Settlement: process of financial resolution of a Market after the determination of the outcome of the underlying event.

PAM (Player Account Management): internal ledger module responsible for recording and controlling Users' balances.

Payment Gateway: solution integrated into the Platform for processing deposits and withdrawals by Users, which may vary depending on the Operator.

III. NATURE OF THE PLATFORM

3. Market Model

Tipmarket operates exclusively as a provider of technological infrastructure for the trading of Prediction Contracts in a peer-to-peer (P2P) model. The Operator:

- is not a counterparty to any trade carried out between Users;
- does not take positions in the Prediction Contracts, except for operational purposes of providing initial liquidity, where applicable;
- does not guarantee financial results and does not provide investment consulting or advisory services;
- derives its revenue exclusively from transaction fees and from licensing infrastructure to Operators, regardless of the outcome of the Prediction Contracts.

4. Legal Nature of the Prediction Contracts

The Prediction Contracts available on the Platform are structured as instruments of analytical skill, in which the outcome of the trade depends fundamentally on the User's capacity for analysis, reasoning, and strategy. They do not constitute:

- securities or financial instruments subject to regulation by the CVM (Brazilian Securities and Exchange Commission) or the Central Bank of Brazil, unless specifically indicated as such;
- fixed-odds bets or games of chance;
- investment products or savings instruments.

IV. REGISTRATION, ELIGIBILITY, AND ACCOUNT

5. Eligibility

To use the Platform, the User must:

- be a natural person over 18 (eighteen) years of age or a duly incorporated legal entity;
- have full civil capacity to enter into contracts;
- be in compliance with the applicable legislation in the jurisdiction in which they are located;
- not be barred from using the Platform by judicial or administrative decision or by any provision of these T&C.

6. Registration and Accuracy of Information

The User is responsible for the truthfulness, accuracy, and updating of all data provided upon registration. The provision of false or incomplete information may result in the immediate suspension or termination of the account, without prejudice to the applicable legal measures.

Tipmarket and the licensed Operators may request additional documents for purposes of identity verification (KYC), anti-money laundering (AML), and regulatory compliance, at any time.

7. Account Security

The User is solely responsible for the safekeeping and confidentiality of their access credentials. Any unauthorized use of the account must be immediately reported to the responsible Operator. The Operator shall not be liable for unauthorized access resulting from the User's negligence.

V. DEPOSITS, WITHDRAWALS, AND FINANCIAL TRANSACTIONS

8. Payment Processing

Deposits and withdrawals are processed by Payment Gateways integrated into the Platform, which may vary depending on the Operator and the jurisdiction. The available methods, minimum and maximum limits, processing times, and any fees are defined and communicated by each Operator to the User.

The Operator does not have direct access to Users' funds, which are managed by the respective Payment Gateways and recorded in the PAM.

9. Custody and Segregation of Funds

Amounts held in accounts on the Platform are segregated from Tipmarket's operational assets. For each pair of Prediction Contracts issued, the Platform holds the full settlement value in dedicated custody, ensuring the ability to settle all winning contracts.

10. Prohibitions

The following are expressly prohibited:

- the use of the Platform for purposes of money laundering, terrorist financing, or any unlawful activity;
- the use of funds of unlawful or undeclared origin;
- attempts to manipulate markets or resolution mechanisms;
- the use of unauthorized automated systems, bots, or scripts to interact with the Platform.

VI. TRADING AND MARKET RESOLUTION

11. Operation of the Markets

Each Market has specific trading rules, an expiration date, and a Resolution Source, defined on its individual page. In the event of a discrepancy between the title of the Market and its detailed rules, the detailed rules shall prevail for settlement purposes.

12. Resolution and Settlement

The settlement of Markets is carried out on the basis of the Resolution Sources indicated in each Prediction Contract. The Platform has an internal outcome-resolution mechanism responsible for the interpretation and resolution of markets in situations of ambiguity, source failure, or exceptional circumstances. The decisions of this mechanism are final and irrevocable.

In exceptional situations, the Platform may adopt:

- equitable resolution in cases of absolute ambiguity or cancellation of the event;
- annulment of the Market, with the return of the custodied balances in proportion to the last position deemed valid by Tipmarket;
- adoption of an alternative source of equivalent reputation, in the event of permanent unavailability of the primary source.

13. Irrevocability of Trades

Trades carried out on the secondary market are irrevocable. The Platform does not reverse positions traded prior to the resolution or cancellation of a Market. The risk of price variation and possible cancellation is fully assumed by the User at the time of the trade.

VII. RESPONSIBILITIES AND LIMITATION OF LIABILITY

14. User Responsibilities

The User is fully responsible for:

- all actions carried out in their account;
- the compliance of their conduct with the legislation in force in their jurisdiction;
- their trading decisions and the resulting financial outcomes;
- the truthfulness of the registration and financial information provided.

15. Limitation of the Operator's Liability

Tipmarket shall not be liable for:

- financial losses arising from trades carried out on the Platform;
- interruptions, failures, or temporary unavailability of service resulting from unforeseeable circumstances (caso fortuito), force majeure, or scheduled maintenance;
- acts or omissions of the licensed Operators vis-à-vis their End Users;
- market resolution decisions made on the basis of the indicated Resolution Sources;
- indirect damages, loss of profits, or consequential damages related to the use of the Platform.

VIII. INTELLECTUAL PROPERTY

All intellectual property rights relating to the Tipmarket Platform — including, without limitation, source code, architecture, design, trademarks, names, interfaces, and technical documentation — are the exclusive property of Gabriel Anzolin Cavaleiro – Informática.

The licensing of the Platform to Operators grants a non-exclusive, non-transferable right of use, limited to the scope of the agreement entered into between the parties, and does not imply the assignment of any intellectual property rights.

IX. PRIVACY AND DATA PROTECTION

The processing of personal data by the Platform complies with the provisions of the Brazilian General Data Protection Law (LGPD — Law No. 13,709/2018). The purposes, legal bases, retention periods, and rights of data subjects are detailed in the Platform's Privacy Policy, which is available to Users.

The licensed Operators are responsible for the processing of their End Users' data within the scope of their respective operations and must comply with the LGPD and other applicable rules.

X. GENERAL PROVISIONS

16. Suspension and Termination

Tipmarket reserves the right to suspend or terminate, without prior notice and at its sole discretion, the access of any User or Operator that violates these T&C, Tipmarket's Internal Policies, or any other rules published by the Operator, engages in fraudulent acts or acts contrary to the legislation in force, or whose conduct harms the integrity of the Platform or of other participants.

17. Communications

Official communications from the Operator to Users will be made through the means made available on the Platform or to the registered e-mail address. The User is responsible for keeping their contact information up to date.

18. Governing Law and Jurisdiction

These T&C are governed by the laws of the Federative Republic of Brazil. The courts of the Judicial District of **Cascavel, State of Paraná**, are hereby elected to settle any disputes arising from this instrument, with express waiver of any other venue, however privileged it may be.

19. Entire Agreement

These T&C, together with the Privacy Policy and the specific agreements entered into with licensed Operators, constitute the entire agreement between the parties regarding the use of the Platform, superseding any prior understandings or agreements.

Gabriel Anzolin Cavalheiro – Informática
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