
General Terms and Conditions of Use of the Prizrak Platform

Version as of: 16 January 2026

Please read these Terms fully and carefully before using the Platform, its features, and the Data accessible through the Platform. These Terms set forth the legally binding terms and conditions of the agreement concluded between you and us, the subject matter of which is the regulation of your and our rights and obligations related to your use of the Platform (the "Agreement"). These Terms apply to all Users of the Platform.

We reserve the right to amend, update, and modify these Terms at any time without prior notice. We encourage you to regularly review these Terms for any modifications that may be made from time to time.

1. Definitions

Capitalized terms used in these Terms have the following meanings:

Account means the user account referred to in Section 3.1 of these Terms.

Company means Prizrak INC, a legal entity incorporated in the Republic of Panama, incorporation number 155764374, with its registered office at Via Espana, Delta Bank Building, 6th Floor, Suite 604D, Panama City, Republic of Panama, referred to in these Terms also as "we", "us" or "our".

Contacts: info@prizrak.ai (general inquiries), privacy@prizrak.ai (privacy matters).

Data means prices and other market data obtained by us from crypto exchanges and trading platforms and other third-party sources and further provided by us to Users through the Platform.

Platform means an end-to-end online platform for crypto traders and investors operated by the Company at www.prizrak.ai.

Terms means these terms and conditions governing use of the Platform.

Users means individual users of the Platform referred to in these Terms also as "you" or "your".

2. Acceptance of Terms and Eligibility

By using the Platform in any manner, you confirm that:

1. you have read, fully understand, and will comply with these Terms and the Privacy Policy published by us through the Platform, each of which is incorporated by reference and each of which may be updated by us from time to time without notice to you;
2. you will comply with all applicable national, federal, and international laws and regulations (including rules and regulations adopted by the respective crypto exchanges and trading platforms) that may apply to you in relation to your use of the Platform;
3. you are capable of entering into a valid contractual relationship with the Company; and
4. if you accept or agree to these Terms on behalf of a company or other legal entity, you represent and warrant that you have the authority to bind that company or other legal entity to these Terms.

You are solely responsible for ensuring that you are eligible to use the Platform and that your use of the Platform complies with all applicable laws, rules, and regulations (including rules and regulations adopted by the respective crypto exchanges and trading platforms) applicable to you.

You acknowledge that certain countries, crypto exchanges, and trading platforms have laws or regulations that may prevent you from using the Platform.

3. Registration and Use of Account

3.1. To use the Platform, we may require you to create, register, and log in through your user account on the Platform (the "Account").

3.2. When registering and maintaining your Account, you must at all times ensure that your information is accurate, complete, and up to date. If you provide any information that is inaccurate, not current, or incomplete, or we have reasonable grounds to believe that your information is inaccurate, incomplete, or outdated, we may, at our sole discretion, restrict or block your access to the Platform and delete your Account. If there is any change to your information details, you should notify us of the relevant change without delay.

3.3. We may ask you to provide further evidence of your identification and age (e.g., a valid ID with a photograph) to verify your identity and comply with applicable laws and regulations. We reserve the right to reject, at our sole discretion, the registration of any person for an Account.

3.4. When creating and using your Account, you must not use as a username a name subject to any rights of a person other than you without appropriate authorization. You are solely responsible for the activity that occurs on your Account and for keeping your Account password and login credentials secure. You may never use another User's Account or registration information for the Platform without the respective person's permission.

3.5. You must notify us immediately of any change in your eligibility to use the Platform, any breach of security, or any unauthorized use of your Account. You should never publish, distribute, or post login information for your Account. You are entitled to delete your Account at any time, either directly or through a request made to one of our employees or affiliates.

4. Rules of Conduct

4.1. You are responsible for all of your activity within the Platform. You acknowledge and agree that any violation of these Terms or applicable laws or regulations may result in the termination and cancellation of your Account.

4.2. When using the Platform, you must not, by way of example, take any action (upload, download, post, submit, or otherwise distribute or facilitate distribution of any Data) that:

- is unlawful, abusive, fraudulent, or otherwise violates any law or right of any third party, or is otherwise inappropriate as determined by us in our sole discretion;
- infringes any patent, trademark, trade secret, copyright, privacy rights, or other third-party rights of any third person;
- violates any applicable law, regulation, court or administrative order, or contractual obligation;
- you know is false, misleading, untruthful, or inaccurate;
- constitutes unauthorized or unsolicited advertising, junk or bulk email (spamming);
- contains software viruses or any other computer codes, files, content, or programs designed or intended to disrupt, damage, limit, or interfere with the proper function of any software, hardware, or telecommunications equipment or to damage or obtain unauthorized access to any system, data, password, or other information of ours or of any third party;
- is designed or intended to obtain passwords, Account information, or private information from any other User; or
- promotes or links to affiliate programs, multi-level marketing schemes, or other off-topic content.

5. Content and Data

5.1. By creating your Account and using the Platform, you acknowledge and agree that the Platform and the Data are obtained by us from third parties (including crypto exchanges and trading platforms) and are further provided by us to you for your general information and personal (non-commercial) use only and do not constitute professional financial or investment advice by the Company. You should always obtain appropriate independent expert financial (investment) advice before making any investment or financial decision in reliance on the Data displayed on the Platform.

In particular, the Data:

- are the exclusive property of the Company and/or third parties from which we obtained the Data and may be subject to our and/or third parties' intellectual property rights;
- do not constitute any form of advice (financial, investment, tax, legal, or otherwise) and should not be relied upon by you for any purposes;
- do not constitute any inducement, invitation, or recommendation relating to any investment products or other business opportunities listed or referred to on the Platform; and
- are not intended to be relied upon by you in making (or deciding not to make) any specific investment or other financial decision.

5.2. Subject to these Terms, we grant each User a worldwide, non-exclusive, non-sublicensable, and non-transferable license to access and use the Data available on the Platform solely for your personal purposes. Use, reproduction, modification, distribution, or storage of any real-time or historical Data for purposes other than those expressly permitted by these Terms is expressly prohibited without our prior written permission. You must not sell, license, rent, or otherwise use or exploit any Data for commercial use or in any way that violates our or any third-party right. Upon termination of your Account for any reason, the license is automatically revoked, and you have no further rights to use or dispose of any Data in any manner.

5.3. You are not permitted to modify, decompile, disassemble, create derivative works based on the Platform, or otherwise modify the Platform and its components, including the Platform's source code. You are also not permitted to interfere in any way with the Platform or attempt to make any changes to the Platform and/or any features or components of the Platform. You must not break in, access, or attempt to break in or access, or otherwise bypass security systems of the Platform.

5.4. The Data are provided "as is" and we make no representations or warranties, express or implied, statutory or otherwise, with respect to the Data displayed on the Platform. In particular, we make no warranty regarding the accuracy, timeliness, truthfulness, completeness, or reliability of any Data or other information obtained by you through the Platform.

5.5. We do not guarantee that any Data will be made available on the Platform. We reserve the right, but have no obligation, to remove, edit, modify, or otherwise manipulate any Data in our sole discretion, at any time, without notice to you and for any reason (including, but not limited to, upon receipt of claims or allegations from third parties or authorities relating to such Data or if we are concerned that you may have violated these Terms) or for no reason at all, and to remove or block any Data from the Platform. We reserve the right to unilaterally modify and update the functioning and features of the Platform at any time without prior notice.

6. Third-Party Services

The Platform may allow you to link to or otherwise access other websites and use services, functionalities, or tools

provided by third parties, including placing orders on crypto exchanges and trading platforms through the Platform (the “Third-Party Services”). These Third-Party Services, despite being available through the Platform, are not under our control, and you acknowledge that we are not responsible or liable for the content, functionality, accuracy, legality, appropriateness, or any other aspect of such Third-Party Services. The inclusion of any such link or functionality does not imply our endorsement or any association between us and third-party operators of these Third-Party Services.

You further acknowledge and agree that we are neither responsible nor liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such Third-Party Service available on or through any website or resource operated by third parties. You acknowledge that different types of third-party advertisement content may be displayed to you during your use of the Platform.

7. Fees

Upon registering and creating your Account, your access to and use of the Platform and the Data are free of charge. We reserve the right to modify our pricing policy and make some or all features and functionalities of the Platform a paid service at any time without prior notice. You will then be entitled to select one of our subscription plans in accordance with the then applicable pricing list or terminate your use of the paid features and functionalities of the Platform without being charged any termination fee.

7.1. Cancellations and Upgrades

Cancellation policy. You can cancel your subscription at any time. After you cancel, your plan will remain active until the expiration date and will not automatically renew. No refunds are issued for the remaining days of a canceled plan.

Upgrading plans. You can upgrade your plan at any time. Simply activate your desired plan, and you will be automatically refunded (to your PayPal account) for the unused days on your prior plan. For example, if you start with a Basic monthly plan and upgrade to a Premium plan after 10 days, you will receive a refund for the 20 unused days on your Basic plan.

8. Indemnification, Limitation of Liability, and Disclaimers

8.1. You agree to indemnify us (and each of our affected employees, contractors, directors, suppliers, and representatives) for any claims and expenses, including reasonable attorneys' fees, that arise from or relate to your misuse of, or access to, the Platform and the Data, violation of these Terms and/or the Privacy Policy, or infringement by you (or any third party using your Account or identity on the Platform) of any intellectual property or other proprietary rights of any third person or entity. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you undertake to assist and cooperate with us in asserting any available defenses.

8.2. To the maximum extent permitted by law, in no event shall we (nor our directors, shareholders, employees, contractors, suppliers, or representatives) be liable for:

- (i) any direct or indirect (consequential) loss or damage, loss of profits, loss of revenue, or loss of business opportunity resulting from your use of the Platform (especially resulting from any investments or other decisions made on the basis of or in reliance on any Data displayed on the Platform); or
- (ii) any data loss, bugs, viruses, trojan horses, or the like (regardless of the source of origination) affecting your computer or mobile device.

8.3. The Platform is provided “as is” and “as available” and, to the extent permitted by law, without warranties of any kind, either express or implied, including, in particular, implied warranties, conditions, or other terms relating to: (i) merchantability, satisfactory quality, fitness for a particular purpose, title, quiet enjoyment, or non-infringement; or (ii) arising from a course of dealing. In addition, while we attempt to provide a good user experience, we do not represent or warrant that: (a) the Platform will always be secure, error-free, or timely; (b) the Platform will always function without delays, disruption, or imperfections; or (c) any Data you obtain through the Platform will be timely or accurate.

8.4. If the law of the country where you live does not allow the exclusions of liability provided for in this clause, those exclusions shall not apply.

9. Term and Termination

9.1. The Agreement between you and us is concluded upon your registration and creation of your Account in accordance with Section 3 of these Terms.

9.2. You may delete your Account and terminate the Agreement and your use of the Platform at any time, free of charge.

9.3. We may terminate the Agreement and delete or restrict your access to your Account at any time for reasons stipulated in these Terms.

10. Force Majeure

If we fail or are delayed in performing any obligation under these Terms due to events of whatever nature beyond

our control, including, but not limited to: an act of God, changes in applicable laws or regulations, action or inaction of governmental, civil, or military authority, court orders, acts of terrorism, lightning or fire, strike, lockout or other labor dispute, flood, drought, war, riot, theft, transmission or system failures, failure or interruption in the provision of telecommunications or broadband services, failure or shortage of power supplies or equipment, inclement weather, earthquake, and natural disasters, such failure or delay shall not constitute our breach of these Terms.

11. Severability

If any provision of these Terms is determined by a competent court or regulatory authority to be invalid, unlawful, or unenforceable to any extent, such provision shall to that extent be severed from the remaining provisions, which shall continue to be valid and enforceable to the fullest extent permitted by applicable law.

12. Violation of These Terms

We reserve the right to seek all remedies available to us under applicable laws in respect of any violation of these Terms, including the right to restrict or terminate access to the Platform to any particular person, or to block access to the Platform from a particular Internet address or through other device(s), at any time and at our sole and absolute discretion, without providing any reasons whatsoever.

13. Governing Law and Jurisdiction (Panama)

13.1. These Terms, as well as any non-contractual obligations arising out of or in connection with them, shall be governed by and construed in accordance with the laws of the Republic of Panama.

13.2. Any dispute, controversy, or claim arising out of or in connection with these Terms, the use of the Platform, or their formation, validity, interpretation, performance, breach, or termination shall be subject to the exclusive jurisdiction of the competent courts of the Republic of Panama.

13.3. The parties agree that the venue for the resolution of disputes shall be Panama City, Republic of Panama, unless mandatory applicable law provides otherwise.