

### 1) Eligibility

You must be at least 18 years old (or older where required by your jurisdiction), legally capable of entering contracts, and not prohibited by sanctions, law, or regulation from using BetNet.

### 2) Nature of Service

BetNet provides prediction market functionality for YES/NO outcomes. BetNet does not provide investment advice, brokerage advice, legal advice, or tax advice.

### 3) User-Created Markets and Creator Rewards

Users may create eligible markets. Creator reward rates depend on market class and settlement path:

- Class A and Class B markets not resolved through arbitrage: creator reward up to 1.0% of total stake.
- Class B markets resolved through arbitrage and Class C markets: creator reward 0.5% of total stake.
- Remaining class-based allocation in arbitrated Class B and Class C markets is reserved for arbitration operations.

### 4) Verification Tiers, Funding, and Limits

Accounts are assigned verification tiers with deposit, transfer, and exposure limits. Funding rails may include USD (card/bank) and USDC stablecoin where legally and operationally available.

### 5) Settlement, Disputes, and Cancellation Rights

BetNet may settle using automated or manual evidence sources. Disputes may be escalated to community-assisted arbitration. In ambiguity, data integrity concerns, or operational risk, BetNet may cancel any market in any status and refund participants according to policy.

### 6) Risk Acknowledgment

Betting carries substantial risk of loss, including total loss. You agree to bet only amounts you are prepared to lose.

### 7) Prohibited Conduct

Prohibited conduct includes fraud, manipulation, sanctions evasion, account sharing, payment abuse, API abuse, and any unlawful use.

### 8) No Warranty and Limitation of Liability

Services are provided on an "as is" and "as available" basis, to the maximum extent permitted by law. BetNet does not guarantee uninterrupted or error-free operation.

### 9) User Tax Responsibility

You are responsible for your own tax reporting and payment obligations.

### 10) Changes to Terms

BetNet may update these terms. Continued use may require renewed acceptance.

### 11) Fees and Platform Revenue

BetNet charges the following fees on real-money trades.

Entry spread (markup at purchase): when you buy a contract, BetNet adds a small markup to the underlying source price. The current markup is 2 cents per contract for non-crypto markets and 3 cents per contract for crypto markets. The markup is included in the price shown when placing a bet, and your wallet ledger reflects this amount as a trade fee.

Resolution take rate: when a market resolves, BetNet takes 10% of the total stake.

the pool, meaning the combined value of all bets placed on YES and NO. Of that 10%, 1% is awarded to the market creator as a creator reward and 9% goes to BetNet. The remaining 90% of the stake pool is distributed pro rata to winning bettors. For example, if two users each stake \$10, one YES and one NO, and YES wins, the total pool is \$20. BetNet takes \$2 in fees, consisting of \$1.80 platform revenue and \$0.20 creator reward. The YES winner receives the remaining \$18, an \$8 net profit after fees.

Deposit and withdrawal: third-party processor fees may apply to deposits and withdrawals. NOWPayments charges approximately 0.5% on supported crypto deposits, and on-chain USDC withdrawals incur network gas paid from the withdrawal amount. BetNet itself charges no deposit or withdrawal fee at this time.

Fee parameters above reflect default platform configuration. BetNet may adjust these parameters; current values are always reflected in the price at the moment of purchase and the ledger entries at settlement.

## 12) Related Policies

Related policies include the Market Rules and Statuses, Verification Tiers and Funding, Arbitration and Dispute Resolution, Risk Disclosure and Responsible Betting, Acceptable Use Policy, AML/KYC/Sanctions Policy, Geographic Restrictions Policy, Tax Reporting Notice, and Cookie and Data Retention Policy.