PREDB PROTOCOL

PredB

A Peer-to-Peer Bitcoin & Gold Prediction Market

Whitepaper — protocol architecture, settlement mechanics, and the mathematics of the referral and reward-pool economy.

Version 1.0 · July 2026

USDT (BEP-20) on BNB Smart Chain

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01 — OVERVIEW

Executive Summary

PredB is a peer-to-peer prediction marketplace for Bitcoin and Gold, delivered as a responsive web application that runs in any mobile or desktop browser. There is nothing to install, and there is no house to trade against. Participants trade against each other: in every round, users trade USDT on the direction of the next candle on BTC/USDT or Gold (XAU/USDT), and the capital of the losing side becomes the reward pool for the winning side.

PredB's role is strictly custodial and computational. The platform creates trading pools, holds funds while a round is live, calculates settlements, and distributes rewards according to fixed, publicly verifiable rules. It never takes market exposure and never acts as a counterparty. Every trade, referral reward, and fee moves through the same deterministic settlement engine, and every step — pool creation, settlement, reward payout, reward-pool distribution — is written to an on-chain, auditable record.

AT A GLANCE

Access
Web application, mobile and desktop browser

Markets
BTC/USDT and Gold (XAU/USDT), settled on Binance candle data

Reward split
70% winners · 18% referral network · 6% rank pools · 6% platform module

Referral depth
12 ranks (Bronze–Jade) plus 6 rank pools (Diamond–Pinnacle)

Reward pools
4 trading-volume pools funded by withdrawal fees

Trade size
$1 minimum; maximum equal to the user's trading volume

Trading window
Fixed entry window per pool (30 sec – 6 hours)

Settlement
Within 3 to 5 minutes of candle close

02 — PURPOSE

Vision & Objectives

PredB's vision is to build a transparent, fair prediction ecosystem where every trade is visible, every distribution is auditable, and every reward can be traced back to its source — without depending on any operator's discretion.

Five objectives shape the protocol:

A simple, directional market	Anyone should be able to understand the product in one glance: pick a market, pick a direction, pick an amount. Settlement compares only the candle's opening and closing price, which keeps the market equally fair for a first-time user and a professional trader.
A genuine user-versus-user reward model	The platform never manufactures rewards. Every reward originates from losing-side capital, and the platform holds exactly the sum of active trades in escrow at all times — no more, no less.
Rewarding real network-building	A 12-rank referral structure pays rewards on trading activity across a user's network, with qualification rules deliberately designed to reward breadth across multiple groups rather than a single deep chain.
Rewarding tenure at the top	Six rank reward pools (Ranks 13–18) recognize the network's highest achievers through a separate allocation, with a defined entry-and-exit progression — and a permanent seat at the final rank.
Rewarding long-term participation	Four trading-volume reward pools, funded by withdrawal fees, never expire and never downgrade. Qualification, once earned, is permanent.

03 — ONBOARDING

Access, Registration & Custody

3.1 Platform access

PredB runs as a responsive web application. It opens directly in a mobile or desktop browser, connects to the user's Web3 non-custodial wallet, and behaves identically across devices. There is no app to install and no account credentials to manage — the connected wallet address is the user's identity.

3.2 Sponsored registration

Registration is mandatory and always happens through an existing participant's referral link. On registration, the system permanently records the user's wallet address, referral ID, and full sponsor chain. This creates an immutable referral genealogy: a user's position in the network cannot be edited, reassigned, or transferred after registration — the permanence that makes reward attribution and rank qualification reliable and tamper-proof.

3.3 Settlement network

All value on PredB moves as **USDT (BEP-20)** on the **BNB Smart Chain**. No other asset or network is supported in Version 1. BNB Smart Chain was chosen for its fast confirmation times, low transaction costs, broad wallet support, and alignment with Binance, the platform's price-data source.

3.4 The two-wallet model

WALLET	HOLDS	WITHDRAWAL FEE
Deposit Wallet	Trading capital — user deposits & balances	0%
Profit Wallet	Trading profits & referral rewards	10%

A single trade may draw from both wallets at once — for example, a $10 trade covered by $7 from the Deposit Wallet and $3 from the Profit Wallet — with each contribution tracked separately through settlement. On a win, both contributions are returned in full and the reward is credited to the Profit Wallet. On a loss, both contributions are forfeited to the losing pool.

The separation keeps capital and profit clearly distinguished at all times, and the fee structure encourages reinvestment: profits used for further trading carry no fee, while profits withdrawn from the platform contribute 10% to the trading-volume reward pools (Section 08).

The Trading Model

4.1 Markets and direction

Each round, users choose a side — **Green** (bullish) or **Red** (bearish) — and trade USDT on their prediction for the next candle on **BTC/USDT** or **Gold (XAU/USDT)**, per troy ounce. Candle data comes from Binance. Settlement compares only the candle's opening and closing price: a close above the open pays Green; a close below the open pays Red; a close exactly equal to the open pays Red, since the price did not rise. If a round's result is ever questioned, Binance's own chart for that exact interval is the definitive reference.

4.2 The four trading pools

POOL	CANDLE INTERVAL	TRADING WINDOW
Pool A	3 minutes	First 30 seconds
Pool B	5 minutes	First 45 seconds
Pool C	4 hours	First 1 hour
Pool D	1 day	First 6 hours

Each pool runs under a unique Pool ID and moves through four public states — Open → Locked → Settling → Completed — publishing countdowns, side volumes, participant counts, and status to every viewer. Pools are fully independent, and a user may hold positions in several at once.

4.3 The trading window

Each pool has a fixed entry window at the start of its candle: 30 seconds on Pool A, 45 seconds on Pool B, 1 hour on Pool C, and 6 hours on Pool D. Once the window closes, the pool locks — no entries can be added, modified, or cancelled after lock. The candle's price is live throughout; the trading window simply defines how long the pool accepts participants before the rest of the candle plays out.

4.4 Trade size

Trade size is bounded between a **$1 minimum** and a **maximum equal to the user's trading volume**. A user whose cumulative volume is $500 can place a single trade of up to $500 — a rule that lets participation grow naturally with activity and prevents a new, heavily funded account from dominating a pool on arrival.

4.5 Zero platform exposure

The platform never carries market exposure. At any moment it holds exactly the sum of all active trades in escrow. Rewards originate only from losing-side capital — the platform adds nothing, removes nothing, and never takes a side.

05 — DISTRIBUTION

Settlement & Reward Distribution

5.1 Settlement timeline

Settlement completes within 3 to 5 minutes of candle close: the platform retrieves the candle's open and close from Binance, determines the winning side, the losing side's entire capital becomes the gross reward pool, each winner's share is calculated in proportion to their trade within the winning pool, and the distribution is executed and written on-chain.

5.2 The distribution formula

- **70%** Winning traders' Profit Wallets
- **18%** Referral network, Ranks 1–12
- **6%** Rank reward pools, Ranks 13–18 (1% each)
- **6%** Platform fee module

Worked example. A $1,000 Green pool loses to a $100 Red pool. A Red-side user who traded $10 holds 10% of the winning pool, so their gross reward is $100. That $100 splits into $70 credited to the user's Profit Wallet, $18 to the referral network, $6 to the rank pools, and $6 to the platform module. The user's original $10 is returned in full alongside the reward.

5.3 Capital treatment

Original trading capital is never treated as profit. Whatever mix of Deposit-Wallet and Profit-Wallet funds financed the trade is returned in full on a win, alongside the reward share. On a loss, both contributions are forfeited to the losing pool and no reward is generated.

5.4 Empty-side pools

If one side has zero participants when the pool locks, the pool is cancelled and all trades are returned in full. No reward is generated and no fees are taken.

The Referral Network (Ranks 1–12)

6.1 Structure

The 18% referral allocation is spread across 12 ranks, each with a fixed percentage of the gross reward. A user who has qualified through a given rank earns rewards at all ranks up to it simultaneously, and rank qualification, once achieved, is permanent — it never expires, resets, or downgrades.

#	TITLE	%	QUALIFICATION CRITERIA
1	**Bronze**	2.0%	Automatic on registration (wallet connection)
2	**Silver**	1.5%	$2,500 group volume — max 50% from strongest group, min 50% from all others combined
3	**Gold**	1.5%	Two Silver members in two different groups, at any depth
4	**Pearl**	1.5%	Two Gold members in two different groups, at any depth
5	**Ruby**	1.5%	Two Pearl members in two different groups, at any depth
6	**Sapphire**	1.5%	Two Ruby members in two different groups, at any depth
7	**Emerald**	1.5%	Two Sapphire members in two different groups, at any depth
8	**Topaz**	1.5%	Two Emerald members in two different groups, at any depth
9	**Opal**	1.5%	Two Topaz members in two different groups, at any depth
10	**Platinum**	1.5%	Two Opal members in two different groups, at any depth
11	**Titanium**	1.5%	Two Platinum members in two different groups, at any depth
12	**Jade**	1.0%	Two Titanium members in two different groups, at any depth

6.2 Groups

Understanding rank qualification requires understanding groups. Every direct referral is an individual group. If a user directly refers A, B, and C: Group A is A plus everyone A refers at any depth; Group B is B and B's entire downline; Group C is C and C's entire downline. All qualification rules are evaluated group by group.

6.3 Qualification, Rank by Rank

Rank 1 — Bronze

Automatic. Reward unlocks the moment a user registers by connecting their wallet. Every user earns 2.0% on trading activity from their direct referrals from day one.

Rank 2 — Silver

The user's groups must together reach a trading volume of $2,500, subject to a balance requirement: the strongest single group may contribute at most 50% of the requirement, and all remaining groups combined must supply the other 50%. Example: Group A has traded $1,500 and Group B has traded $1,200 — $2,700 in total, above the requirement — but Group A alone exceeds $1,250 (50% of the requirement), so the balance condition is not yet met. The user qualifies once the remaining groups together reach $1,250. The rule forces at least two genuinely active groups and prevents qualification through a single dominant line.

Ranks 3 through 12

Each rank unlocks under the same rule: to advance to the next rank, the user needs at least two members — direct or indirect — who have achieved the user's current rank, located in two different groups, at any depth within those groups. A Silver user advances to Gold when one Silver-qualified member exists somewhere inside Group A and another somewhere inside Group B; two Silver members inside the same group do not count. The same rule repeats at every step — Gold to Pearl, Pearl to Ruby, and so on through Rank 12 (Jade) — cascading cleanly and consistently rewarding breadth of network over depth of any single chain.

BEYOND RANK 12

Jade (Rank 12) is the highest lifetime rank within the 18% referral allocation itself. A user who has qualified through a given rank earns rewards at all ranks up to it simultaneously — a user qualified through Rank 5, for example, earns at all five ranks at once. Beyond Jade, a user can be additionally upgraded into one of six rank reward pools (Diamond through Pinnacle, Section 07), funded from a separate 6% allocation; qualifying for a higher pool never reduces the Rank 1–12 referral earnings already locked in.

6.4 Reward Calculation & Distribution

Referral reward is calculated on the winning amount — the losing side's capital that becomes the gross reward when a round settles — and distributed to the uplines of **both** sides, winner and loser alike. A sponsor earns from their network's trading activity regardless of whether their downline members won or lost the round; what matters is that the network traded.

Step 1	Set aside the referral allocation — 18% of the winning amount when a round settles.
Step 2	Convert to a per-unit rate: Per-Unit Rate = Referral Allocation ÷ Total Pool Volume (both sides combined), where one unit equals $1 of trading.
Step 3	Apply the rate to every participant's trade amount, on either side. The result is paid up their sponsor chain according to the rank percentages in Section 6.1.

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Worked example — a 3-minute pool: $1,000 traded Green, $2,000 traded Red. Green wins, so Red's $2,000 is the winning amount.
Referral allocation: 18% × $2,000 = $360 · Total pool volume: $3,000 · Per-unit rate: $360 ÷ $3,000 = $0.12/unit
User A traded $100 → reward generated: $100 × $0.12 = $12, split by rank: Rank 1 $1.33 · Ranks 2–11 (each) $1.00 · Rank 12 $0.67 = $12.00 total.
```

A user who traded $500 on the losing Red side still generates $500 × $0.12 = $60 of reward for their upline. Because the per-unit rate applies to the entire $3,000 of pool volume, the full $360 allocation is distributed across all participants' sponsor chains — total distribution check: $3,000 × $0.12 = $360, exactly the amount set aside in Step 1. This design ties referral income to real trading volume across the network rather than the outcome of any individual round.

6.5 UNQUALIFIED RANKS — THE GAP MECHANISM

Reward for a rank that a sponsor has not yet qualified for is never held, burned, or absorbed silently. It passes upline to the next qualified sponsor at that rank. If a chain runs out before Rank 12 and no qualified sponsor remains, the residual rolls into the platform fee module. Every unit of reward is accounted for on every round.

Rank Reward Pools (Ranks 13–18)

7.1 Structure

Beyond Rank 12, six rank reward pools recognize the network's highest achievers. Each pool receives 1% of every gross reward, drawn from the 6% rank-pool allocation. These pools operate independently of the Rank 1–12 reward structure — a user who reaches Rank 13 continues to receive all Rank 1–12 rewards in full; the rank pools are an additional earning layer on top.

#	POOL	ALLOCATION	QUALIFICATION CRITERIA
13	**Diamond**	1% gross	Two Jade (Rank 12) members in two different groups, at any depth
14	**Crown**	1% gross	Two Diamond (Rank 13) members in two different groups, at any depth
15	**Royal**	1% gross	Two Crown (Rank 14) members in two different groups, at any depth
16	**Imperial**	1% gross	Two Royal (Rank 15) members in two different groups, at any depth
17	**Legacy**	1% gross	Two Imperial (Rank 16) members in two different groups, at any depth
18	**Pinnacle**	1% gross	Two Legacy (Rank 17) members in two different groups, at any depth

7.2 Qualification

Qualification for Ranks 13 through 18 follows the same rule as Ranks 3 through 12: to advance to the next rank, the user needs at least two members — direct or indirect — who have achieved the user's current rank, located in two different groups, at any depth within those groups. A Rank 12 (Jade) user advances to Rank 13 (Diamond) when two Jade-qualified members exist in two different groups. A Diamond user advances to Rank 14 (Crown) when two Diamond-qualified members exist in two different groups — and so on through Rank 18 (Pinnacle), as shown in the table in Section 7.1. As at the lower ranks, depth within a group does not matter and rank qualification, once achieved, is permanent.

7.3 Entry and Exit

A user occupies one rank pool at a time — their current highest. Progression through the pools follows a defined entry-and-exit mechanism: **Entry** — when a user qualifies for a pool, they begin sharing in that pool's incoming allocations. **Exit on upgrade** — when the user qualifies for the next pool, for example moving from Pool 1 (Rank 13, Diamond) to Pool 2 (Rank 14, Crown), they are removed from the existing pool; new Diamond allocations no longer credit them, new Crown allocations do. **Accrued balances are preserved** — any amount already mapped to the user in the pool they exited remains theirs and can be claimed at any time; nothing is forfeited or clawed back on upgrade. **Pinnacle is permanent** — Rank 18 (Pinnacle) is the final pool; there is no rank beyond it, so a user who reaches Pinnacle is never removed and continues sharing in its allocations indefinitely.

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Example: a user reaches Diamond and accrues $500 in Diamond distributions. Later they qualify for Crown.
From that moment they are removed from the Diamond pool and begin earning from Crown — but the $500
already mapped to them in Diamond stays claimable indefinitely. If the same user one day reaches
Pinnacle, that becomes their permanent pool: there is nothing further to upgrade to, and their share of
Pinnacle allocations continues for life.
```

7.4 Distribution Phases

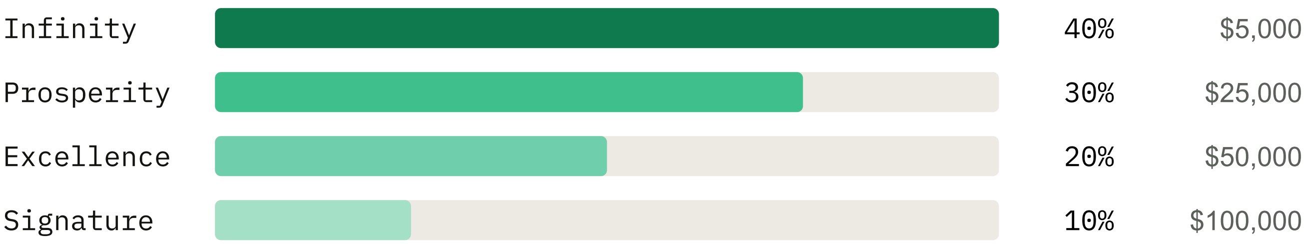
Accumulation — while a pool has zero qualified users, every incoming 1% share stacks indefinitely; nothing is distributed. **First achiever** — the first user to reach that rank claims the pool's entire accrued historical balance. **Equal share** — once multiple users hold that rank, every future allocation splits equally among all current members of the pool. **Claims** — pool balances are claimed by the user at any time; on claim, the amount is transferred directly to the user's connected wallet — it does not pass through the Deposit or Profit Wallet, and no fee is charged.

08 — LONG-TERM INCENTIVES

Trading Volume Reward Pools

8.1 Structure and funding

Four permanent reward pools reward sustained trading activity, funded exclusively by the 10% fee charged on Profit Wallet withdrawals:



Bars show share of the 10% withdrawal fee; labels show the qualifying lifetime volume for each tier. Example: a $1,000 Profit Wallet withdrawal carries a $100 fee — the user receives $900, and the fee routes $40 to Infinity, $30 to Prosperity, $20 to Excellence, and $10 to Signature.

8.2 Qualification

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Qualified Volume = Self Trading Volume + Direct Referrals' Trading Volume
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A user who has personally traded $3,000 while their direct referrals have traded $2,500 holds $5,500 in qualified volume — enough for Infinity, not yet enough for Prosperity.

8.3 Entry, exit and permanence

Volume pools follow the same entry-and-exit mechanism as the rank pools. A user occupies one volume pool at a time — their current highest tier. Entry occurs when qualified volume crosses a threshold; on upgrade to the next tier, the user is removed from the previous pool, but any balance already mapped to them there remains claimable indefinitely — nothing is forfeited. **Signature is permanent**: as the final tier, a user who reaches it is never removed and shares in its allocations for life. Qualification itself is lifetime — pools never expire, downgrade, or reset, even if a user goes inactive.

8.4 Distribution and claims

While a pool has zero qualified users, incoming fees accumulate indefinitely; the first user to qualify claims the entire accrued balance, and thereafter allocations split equally among all qualified users. Claims are user-initiated and fee-free: the amount transfers directly to the user's connected wallet, without passing through the Deposit or Profit Wallet — so the 10% withdrawal fee never applies to pool claims.

09 — CAPITAL FLOW

Deposits & Withdrawals

Deposits flow in one direction only — connected wallet → blockchain confirmation → Deposit Wallet credit — and are accepted solely in USDT (BEP-20). Deposits carry no fee.

Withdrawals are available from either internal wallet:

SOURCE	FEE	DESTINATION
Deposit Wallet	0%	Connected wallet
Profit Wallet	10%	Connected wallet

The Profit Wallet fee funds the trading-volume reward pools (Section 08). Withdrawals settle only to the wallet the user registered with — funds can never be routed to a different address, which removes an entire class of misdirection errors.

There are no withdrawal limits, waiting periods, or approval queues. A user who reinvests profits into further trading rather than withdrawing pays no fee at all.

10 — INTERFACE

Platform Experience

The dashboard is the single home screen of the application: both wallet balances, trading activity, referral status, and reward-pool status are visible without navigating away. From it, users reach:

Active Pools	Every open and locked pool across all four intervals, with countdowns, side volumes, and participant counts.
Trade Entry	Market selection, quick-amount buttons from $1 to $1,000 or a custom amount, direction selection, and a preview before confirmation.
Pool Transparency View	For any pool, a complete list of every participant, their side, trade amount, and entry time. Side volumes are public before, during, and after every round.
Referral Dashboard	Rank status, qualification progress, group-by-group volume, and earnings broken down by rank.
Reward Pool Panel	Live progress toward each volume threshold and each rank pool, with one-tap claims.
Wallet Ledger	Every credit and debit, timestamped, typed, and tied to an on-chain reference number.

System Architecture

PredB is built in three layers, balancing user experience against on-chain guarantees:

LAYER	RESPONSIBILITY
Web Client	Browser interface — registration, wallet connection, trading, referral and reward management, history.
Backend Services	Business logic — authentication, identity mapping, pool management, settlement and qualification calculations, reporting, audit logging.
Smart Contracts	On-chain settlement — fund custody, deposit verification, settlement execution, reward distribution, claims, withdrawals.

Four dedicated smart contracts divide on-chain responsibility cleanly: the **PredictionVault** (identity and sponsor chains, escrow, pool states, result determination, and payout execution), the **DesignationPool** (rank tracking and referral reward routing, including the gap mechanism), the **RewardsPool** (the four trading-volume pools and six rank pools), and the **Treasury** (platform fee custody and distribution). Every material action emits an on-chain event, mirrored off-chain for fast queries and reporting — the blockchain record is always the source of truth.

12 — TRUST

Security & Risk Management

No administrative override

The admin panel is an operations console, not a balance editor. No administrator can alter a user's balance, change a pool's result, or reverse a settled round. Every financial action is rule-driven and executed by contract logic.

Fraud detection

The platform continuously monitors for duplicate-account abuse, referral manipulation, wash trading, and circular volume generation. Confirmed abuse leads to suspension of dashboard access and forfeiture of unclaimed rewards; settled on-chain balances are never seized.

Transaction safety

Failed blockchain transfers move to a retry queue with balances left untouched. Failed withdrawals hold funds in reserve and block duplicate attempts until resolved.

Price-feed dependency

Settlement relies on Binance market data. If the feed is unavailable, affected pools remain locked and settlement is delayed until data is restored; if an outage is prolonged, affected trades are cancelled and returned in full.

Edge cases

- **Empty-side pools** are cancelled with full refunds.
- **Orphaned reward** (no qualified upline) rolls to the platform fee module via the Gap Mechanism.
- **Unqualified reward pools** accumulate until the first-achiever rule resolves them.

Core Business Rules

01	Every user joins through a referral link and registers by connecting a Web3 non-custodial wallet; the wallet address is the permanent identity.
02	Supported markets are BTC/USDT and Gold (XAU/USDT), settled against Binance candle data; only opening and closing prices matter.
03	Four pools run continuously: 3 minutes, 5 minutes, 4 hours, and 1 day.
04	Trades are accepted only during the first one-third of each candle's duration; after that, the pool locks.
05	Trade size: $1 minimum; maximum equal to the user's trading volume.
06	Settlement completes within 3 to 5 minutes of candle close.
07	Gross reward distribution: 70% winners / 18% referral network (Ranks 1–12) / 6% rank pools (Ranks 13–18) / 6% platform module.
08	Referral reward is calculated on the winning amount, converted to a per-unit rate across total pool volume, and distributed to the uplines of both winning and losing participants.
09	Every direct referral constitutes an individual group; all rank qualifications are evaluated group by group.
10	Rank 1 (Bronze) unlocks automatically on registration. Rank 2 (Silver) requires $2,500 in group volume — at most 50% from the strongest group, at least 50% from all others combined.
11	Ranks 3–12: a user advances to the next rank on having two members — direct or indirect — who hold the user's current rank, in two different groups, at any depth.
12	Rank qualification is permanent and never resets.
13	Rank pools 13–18 each receive 1% of gross rewards under the same two-groups qualification rule. A user occupies one pool at a time, exits it on qualifying for the next, and retains any accrued balance for claiming; Rank 18 (Pinnacle) is final and permanent.
14	Volume pool qualification — Infinity $5,000 · Prosperity $25,000 · Excellence $50,000 · Signature $100,000 — counts self volume plus direct-referral volume, and is lifetime. A user occupies one pool at a time, exits on qualifying for the next tier, and retains accrued balances; Signature is final and permanent.
15	Profit Wallet withdrawals carry a 10% fee, split 40/30/20/10 across the four volume pools; Deposit Wallet withdrawals are free.
16	All transactions and distributions are rule-driven, on-chain, and auditable; no administrator can modify balances or results.

14 — CLOSE

Conclusion

PredB pairs a deliberately simple trading product — one glance, one direction, one candle — with a carefully engineered incentive system: a genuine user-versus-user settlement model, a twelve-rank referral network whose qualification rules reward breadth of real activity, six rank pools that recognize the network's highest achievers with a clean entry-and-exit progression capped by a permanent seat at Pinnacle, and four lifetime volume pools that reward sustained participation without ever expiring.

Every number in this paper is enforced by contract logic and written to an auditable ledger. No rule depends on an operator's discretion, and no participant needs to trust anything they cannot verify. That is the standard PredB holds itself to as the protocol moves from specification to mainnet.

Trade transparently. Grow together.

Frequently Asked Questions

1. ABOUT PREDB

What is PredB?

PredB is a peer-to-peer prediction market for Bitcoin and Gold. You predict whether the price will close higher or lower than it opened over a fixed time window, and you trade USDT on that prediction. If you are right, you receive a reward from the losing side. If you are wrong, your trade amount goes to the winning side. You are always trading against other users, never against the platform.

Does PredB trade against me?

No. PredB never takes a side and never carries market exposure. The platform's job is to create pools, hold funds while a round is live, calculate settlements, and distribute rewards according to fixed rules. Every reward comes from the losing side's capital — the platform adds nothing and takes nothing beyond its fixed fee share.

Is everything really verifiable?

Yes. Every trade, settlement, referral reward, and pool distribution is written to the BNB Smart Chain. You can verify any transaction independently using a blockchain explorer such as BscScan.

Is this gambling?

It is a prediction market, and every prediction carries risk. You can lose your entire trade amount in a single round. Only trade money you can afford to lose.

2. REGISTRATION & WALLETS

Do I need a username, password, or email?

No. There are no accounts in the traditional sense. You register by connecting a Web3 non-custodial wallet, and your wallet address is your identity.

Why do I need a referral link to join?

Registration always happens through an existing participant's referral link. This places every user permanently in the referral network from day one, which is what makes reward attribution and rank qualification reliable. Your sponsor and your position in the network are recorded at registration and can never be changed.

Can I change my sponsor later?

No. The sponsor chain is permanent. It cannot be edited, reassigned, or transferred after registration.

Which wallets can I use?

Any Web3 non-custodial wallet that supports BNB Smart Chain and USDT (BEP-20) — MetaMask, Trust Wallet, and WalletConnect-compatible wallets are common choices.

Can I use more than one wallet?

Each wallet is a separate identity, and the platform's fraud detection monitors for duplicate accounts controlled by the same person. Duplicate-account abuse can lead to suspension and forfeiture of unclaimed rewards. Use one wallet.

What personal information does PredB collect?

None. No name, no email, no identity documents. The platform processes only your wallet address, on-chain transaction data, and referral relationships.

FAQ, continued

3. TRADING BASICS

Which markets can I trade?
Two markets: BTC/USDT (Bitcoin) and Gold (XAU/USDT). Both are settled against Binance candle data.

What do Green and Red mean?
Green is a bullish prediction — you expect the candle to close above its opening price. Red is a bearish prediction — you expect it to close below its opening price.

What happens if the close equals the open?
Red wins. The price did not rise, so Green did not win.

Where do the prices come from?
Directly from Binance. Settlement compares only the candle's opening and closing prices — wicks, volume, and indicators play no role. If a result is ever questioned, Binance's own chart for that exact interval is the definitive reference.

What are the four trading pools?
Pool A — 3 minutes, first 30 seconds trading window. Pool B — 5 minutes, first 45 seconds. Pool C — 4 hours, first 1 hour. Pool D — 1 day, first 6 hours. All four run continuously and independently. When one round finishes, the next begins.

When can I place a trade?
Only during each pool's fixed entry window. On the 3-minute pool, you have the first 30 seconds; on the 1-day pool, the first 6 hours. Once the window closes, the pool locks and no entries can be added, changed, or cancelled.

Is the price moving while I decide?
Yes. The candle's price is always live — it moves with the market continuously, whether or not you have placed a trade. The trading window only controls how long the pool accepts participants.

What is the minimum and maximum trade size?
The minimum is $1. The maximum equals your trading volume — a user whose cumulative volume is $500 can place a single trade of up to $500. Your maximum grows naturally as you trade.

Can I trade in more than one pool at once?
Yes. Pools are independent, and you can hold positions in several pools at the same time.

Can I cancel a trade?
No. Once placed, a trade is final. After the pool locks, nothing can be modified.

Can other participants see my trade?
Every pool publishes its side volumes, participant counts, and entries publicly. Wallet-level activity is visible on-chain, as with any blockchain application, but PredB displays no personal information because it holds none.

FAQ, continued

4. SETTLEMENT & WINNING

How fast is settlement?

Settlement completes within 3 to 5 minutes of candle close. The platform retrieves the opening and closing prices from Binance, determines the winning side, calculates every participant's share, executes the distribution on-chain, and marks the pool Completed.

How is my reward calculated when I win?

The losing side's entire capital becomes the gross reward. Your share is proportional to your trade within the winning pool, and the gross reward is split four ways: 70% to the winning traders' Profit Wallets, 18% to the referral network (Ranks 1–12), 6% to the rank reward pools (Ranks 13–18), and 6% to the platform module.

Can you show an example?

A $1,000 Green pool loses to a $100 Red pool. You traded $10 on Red — 10% of the winning side — so your gross reward is $100. Of that, $70 is credited to your Profit Wallet, $18 goes to the referral network, $6 to the rank pools, and $6 to the platform module. Your original $10 is returned in full on top.

Do I always get my original trade amount back when I win?

Yes, always, and in full — whatever mix of Deposit Wallet and Profit Wallet funds financed the trade. Original capital is never treated as profit.

What happens when I lose?

Your entire trade amount is forfeited to the losing pool and becomes part of the reward for the winning side. There are no refunds for losing trades.

What if one side of a pool is empty?

If a side has zero participants when the pool locks, the round is cancelled and every trade is returned in full. No reward is generated and no fees are taken.

What if Binance's data feed goes down?

Affected pools stay locked and settlement is delayed until the data is restored. If an outage is prolonged, affected trades are cancelled and returned in full.

FAQ, continued

5. THE TWO WALLETS

Why do I have two wallets inside PredB?

To keep capital and profit clearly separated: the Deposit Wallet holds your trading capital — deposits and balances — with 0% withdrawal fee; the Profit Wallet holds trading profits and referral rewards, with 10% withdrawal fee.

Can one trade use both wallets?

Yes. A $10 trade might be covered by $7 from the Deposit Wallet and $3 from the Profit Wallet. Each contribution is tracked separately. On a win, both are returned in full and the reward is credited to the Profit Wallet. On a loss, both are forfeited.

Why does the Profit Wallet carry a 10% withdrawal fee?

The fee funds the four trading-volume reward pools. It also encourages reinvestment: profits used for further trading carry no fee at all. You only pay when you take profit off the platform.

6. REFERRAL NETWORK (RANKS 1–12)

How does the referral system work?

When someone joins through your link, they become your direct referral, and you begin earning referral rewards on the trading activity of your network. The 18% referral allocation is spread across 12 ranks: Bronze 2.0% (automatic on registration), Silver 1.5% ($2,500 group volume, balanced), Gold through Titanium 1.5% each (two members of the prior rank in two different groups), and Jade 1.0% (two Titanium members in two different groups). A user qualified through Rank 5 earns at all five ranks simultaneously. Rank qualification is permanent — it never expires, resets, or downgrades.

What is a "group"?

Every direct referral is an individual group. If you directly refer three people — A, B, and C — then Group A is A plus A's entire downline at any depth, Group B is B plus B's downline, and Group C is C plus C's downline. All qualification rules are evaluated group by group.

How does Rank 1 (Bronze) work?

It is automatic. Reward unlocks the moment you register by connecting your wallet, and you earn 2.0% on your direct referrals' trading activity from day one.

How do I qualify for Rank 2 (Silver)?

Your groups together must reach $2,500 in trading volume, with a balance requirement: your strongest single group can contribute at most 50% of the requirement, and all remaining groups combined must supply the other 50%. For example, if Group A has traded $1,500 and Group B has traded $1,200, your total is $2,700 — above $2,500 — but Group A alone exceeds $1,250 (50% of the requirement), so you do not yet qualify. You qualify once your remaining groups together reach $1,250. The rule forces at least two genuinely active groups.

FAQ, continued

How do Ranks 3 through 12 work?

Every step follows the same rule: to advance to the next rank, you need at least two members — direct or indirect — who have achieved your current rank, located in two different groups, at any depth within those groups. A Silver user reaches Gold when one Silver-qualified member exists somewhere in Group A and another somewhere in Group B. Two Silver members inside the same group do not count. A Gold user reaches Pearl with two Gold members in two different groups — and so on through Jade.

Do the two members need to be my direct referrals?

No. They can sit anywhere in the downline — direct or indirect, at any depth. Only the two-different-groups condition matters.

How is the referral reward actually calculated?

On the winning amount, using a per-unit method: (1) when a round settles, 18% of the winning amount is set aside for the referral network; (2) that amount is divided by the pool's total trading volume — both sides combined — to give a per-unit rate, where one unit equals $1 of trading; (3) every participant's trade amount, on either side, is multiplied by that rate, and the result flows up their sponsor chain according to the rank percentages.

Can you show that with numbers?

In a 3-minute pool, $1,000 is traded on Green and $2,000 on Red. Green wins, so Red's $2,000 is the winning amount. Referral allocation: 18% of $2,000 = $360. Total pool volume: $3,000. Per-unit rate: $360 ÷ $3,000 = $0.12 per unit. If User A traded $100, their trade generates $100 × $0.12 = $12 for their upline, split by rank: $1.33 to Rank 1, $1.00 to each of Ranks 2–11, and $0.67 to Rank 12 — $12.00 in total. A user who traded $500 on the losing side still generates $500 × $0.12 = $60 for their upline. The full $360 is always distributed: $3,000 × $0.12 = $360.

So I earn even when my downline loses a round?

Yes. Referral reward is distributed to the uplines of both sides — winner and loser alike. What matters is that your network traded. An active network produces steady reward flow through wins and losses alike.

What happens to a rank's share if the sponsor at that rank has not qualified?

It is never held or burned. It passes upline to the next qualified sponsor at that rank. Only if no qualified sponsor remains in the whole chain does the residual roll into the platform fee module.

Can my rank ever be taken away?

No. Once achieved, rank qualification is permanent.

FAQ, continued

7. RANK REWARD POOLS (RANKS 13–18)

What are the rank reward pools?

Six pools above Rank 12, each receiving 1% of every gross reward: Diamond (two Jade members in two different groups), Crown (two Diamond members in two different groups), Royal (two Crown members in two different groups), Imperial (two Royal members in two different groups), Legacy (two Imperial members in two different groups), Pinnacle (two Legacy members in two different groups). Qualification follows exactly the same rule as Ranks 3–12 — two members with your current rank, in two different groups, at any depth.

Do I lose my Rank 1–12 rewards when I reach Rank 13?

No. The rank pools are an additional earning layer. A user who reaches Diamond continues to receive all Rank 1–12 rewards in full.

How do entry and exit work?

You occupy one rank pool at a time — your current highest. When you qualify for the next pool, you are removed from the existing one: new allocations to the old pool no longer credit you, and new allocations to the new pool do. Any amount already mapped to you in the pool you exited remains yours and can be claimed at any time. Nothing is ever forfeited on upgrade.

Is there an exception at the top?

Yes. Rank 18 (Pinnacle) is the final pool. There is no rank beyond it, so a user who reaches Pinnacle is never removed — they remain in the Pinnacle pool for life and share in its allocations indefinitely.

What if nobody has qualified for a pool yet?

Incoming allocations accumulate indefinitely. The first user to reach that rank claims the pool's entire accrued historical balance. Once multiple users hold the rank, every future allocation splits equally among all current members.

How do I claim my rank pool rewards?

Claims are user-initiated from the Reward Pool panel. When you claim, the amount is transferred directly to your connected wallet — it does not pass through the Deposit or Profit Wallet, and no fee is charged on the claim.

8. TRADING VOLUME REWARD POOLS

What are the volume pools?

Four permanent pools that reward sustained trading activity, funded entirely by the 10% fee on Profit Wallet withdrawals: Infinity (40% of the fee, $5,000 qualifying volume), Prosperity (30%, $25,000), Excellence (20%, $50,000), Signature (10%, $100,000).

How is qualifying volume counted?

Qualified Volume = your own trading volume + your direct referrals' trading volume. If you have personally traded $3,000 and your direct referrals have traded $2,500, you hold $5,500 — enough for Infinity, not yet Prosperity.

FAQ, continued

Does qualification ever expire?

Never. Qualification is lifetime. Pools never expire, downgrade, or reset — even if you go inactive.

What happens when I cross into a higher tier?

Volume pools follow the same entry-and-exit mechanism as the rank pools. You occupy one volume pool at a time — your current highest. When you qualify for the next tier — for example, moving from Infinity to Prosperity — you are removed from the existing pool: new Infinity allocations no longer credit you, and new Prosperity allocations do. Any amount already mapped to you in the pool you exited remains claimable at any time. Nothing is forfeited on upgrade.

Is there an exception at the top?

Yes. Signature is the final volume pool. There is no tier beyond it, so a user who reaches Signature is never removed — they remain in the Signature pool for life and share in its allocations indefinitely.

How do claims work?

Claims are user-initiated and fee-free. When you claim, the amount is transferred directly to your connected wallet — it does not route through the Deposit or Profit Wallet, so the 10% Profit Wallet withdrawal fee never applies to pool claims. And as with the rank pools, if a volume pool has no qualified users yet, fees accumulate until the first qualifier claims the entire accrued balance; after that, allocations split equally among all qualified users.

9. DEPOSITS & WITHDRAWALS

How do I deposit?

Deposits flow one way: connected wallet → blockchain confirmation → Deposit Wallet credit. Only USDT (BEP-20) on BNB Smart Chain is accepted. Deposits carry no fee.

How do I withdraw?

From either internal wallet, to your registered wallet only: Deposit Wallet at 0% fee, Profit Wallet at 10% fee. There are no withdrawal limits, waiting periods, or approval queues.

Where does the 10% Profit Wallet fee go?

Straight into the four volume pools — 40% Infinity, 30% Prosperity, 20% Excellence, 10% Signature. A $1,000 withdrawal carries a $100 fee: you receive $900, and the fee routes $40 / $30 / $20 / $10 across the pools.

Can I withdraw to a different wallet address?

No. Withdrawals settle only to the wallet you registered with. This removes an entire class of misdirection errors.

How can I avoid the 10% fee entirely?

Reinvest. Profits used for further trading carry no fee — the fee applies only when you withdraw from the Profit Wallet.

What if a withdrawal fails?

Failed blockchain transfers move to a retry queue with your balance left untouched. Failed withdrawals hold funds in reserve and block duplicate attempts until resolved. Funds are never lost to a failed transaction.

FAQ, continued

10. SECURITY & TRUST

Can an administrator change my balance or a result?

No. The admin panel is an operations console, not a balance editor. No administrator can alter a balance, change a pool's result, or reverse a settled round. Every financial action is rule-driven and executed by contract logic.

What does fraud detection cover?

Duplicate-account abuse, referral manipulation, wash trading, and circular volume generation. Confirmed abuse leads to suspension of dashboard access and forfeiture of unclaimed rewards. Settled on-chain balances are never seized.

Who holds my funds?

Your external wallet is non-custodial — you hold the keys. Funds inside PredB sit in smart-contract escrow that holds exactly the sum of active trades and distributes strictly by rule.

What if I lose my wallet keys?

Your wallet is your identity. If the keys or seed phrase are lost, neither you nor PredB can recover the account. Store them securely — this is the trade-off of non-custodial ownership.

Is my money insured?

No. PredB is not a bank, and balances carry no deposit insurance.

11. OTHER QUESTIONS

Are referral rewards or pool distributions guaranteed income?

No. Referral rewards depend entirely on your network's actual trading activity, and pool distributions depend on platform activity. Neither is a fixed, passive, or guaranteed income stream.

What about taxes?

Trading profits, referral rewards, and pool distributions may be taxable depending on your jurisdiction. PredB does not withhold, report, or advise on taxes — that responsibility is yours. Consult a tax professional.

Can I use PredB on my phone?

Yes. PredB is a responsive web application that runs in any modern mobile or desktop browser. There is nothing to install, and it behaves identically across devices.

Will more markets or networks be added?

Version 1 supports BTC/USDT and Gold (XAU/USDT) on BNB Smart Chain only. Additional markets or networks may come in future versions.

Where can I read the full rules?

The PredB Whitepaper (Version 1.0) documents every mechanic in this FAQ in full detail, including the complete list of core business rules. The Terms and Conditions, Privacy Policy, Risk Disclosure, and No Refund Policy are published as separate documents.

Every round has a losing side. Trade responsibly, and never risk more than you can afford to lose.

15.2 — LEGAL

Terms and Conditions

Version 1.0 · Effective July 2026

These Terms and Conditions ("Terms") form a binding agreement between you and the entity responsible for operating the PredB platform ("PredB," "we," "us," or "the platform operator"). They govern your access to and use of the PredB web application, its underlying smart contracts, its referral and reward systems, and every associated service (together, the "Platform"). "You" or "user" means any person who connects a wallet to the Platform or interacts with it in any way. Because the Platform has no usernames or passwords, your connected Web3 wallet address is your identity for all purposes under these Terms.

Please read these Terms carefully before using the Platform. They limit PredB's liability, describe conduct that is prohibited, and explain that all settled transactions are final.

1. Acceptance of Terms

1.1. By connecting a wallet to the Platform, registering through a referral link, placing a trade, claiming a reward, or interacting with the Platform in any other way, you confirm that you have read, understood, and agree to be bound by these Terms in full, together with the Privacy Policy, the Disclaimer and Risk Disclosure, and the No Refund Policy, all of which are incorporated into these Terms by reference.
1.2. If you do not agree with any part of these Terms, you must not connect a wallet or use the Platform.
1.3. These Terms apply to every interaction with the Platform, whether through the web application, directly with the smart contracts, or through any third-party interface.

2. Eligibility

2.1. You represent and warrant that you are of legal age of majority in your jurisdiction of residence.
2.2. You represent and warrant that participation in prediction-based, blockchain-settled products is lawful for you under all laws that apply to you, including the laws of your country, state, or province of residence.
2.3. You represent and warrant that you are not located in, resident of, or accessing the Platform from any jurisdiction where such participation is prohibited, and that you are not subject to economic sanctions or named on any prohibited-persons list.
2.4. It is solely your responsibility to confirm your eligibility before using the Platform. PredB does not verify identity or residence and relies entirely on your representations. Use of the Platform in violation of local law is a breach of these Terms.
2.5. PredB reserves the right to restrict access from jurisdictions where operating would, in its judgment, create legal exposure.

Terms and Conditions, continued

3. Nature of the Service

3.1. PredB is a peer-to-peer prediction marketplace. Users trade USDT on the direction of the next candle on BTC/USDT or Gold (XAU/USDT), and the capital of the losing side becomes the reward pool for the winning side, distributed according to fixed rules.
3.2. PredB's role is strictly custodial and computational: it creates trading pools, holds funds while a round is live, retrieves market data, calculates settlements, and distributes rewards. It never takes market exposure and never acts as a counterparty to any trade.
3.3. PredB is not an exchange, a broker-dealer, an investment adviser, a bank, a payment institution, a fund, or a gambling operator licensed in any jurisdiction. Nothing on the Platform constitutes financial, investment, legal, or tax advice.
3.4. All market data used for settlement is sourced from Binance. PredB maintains no independent price feed, and Binance's own published chart for the relevant interval is the definitive reference in any dispute over a result.
3.5. PredB does not guarantee any outcome, profit, reward, or return of any kind. Every round has a losing side.

4. Registration and the Referral Network

4.1. Access to the Platform requires registration through an existing participant's referral link and connection of a Web3 non-custodial wallet. There is no other route to registration.
4.2. On registration, the Platform permanently records your wallet address, your referral ID, and your complete sponsor chain. This record forms an immutable referral genealogy.
4.3. Sponsor chains, group structures, rank qualifications, and network positions cannot be edited, reassigned, merged, or transferred after registration — not by you, not by your sponsor, and not by PredB. You should choose your sponsor carefully, because the relationship is permanent.
4.4. Each direct referral you make constitutes an individual group under your account, as described in the Whitepaper. Group composition is determined solely by the recorded referral genealogy.
4.5. Rank qualification, once achieved under the published rules, is permanent and does not expire, reset, or downgrade. Rank qualification does not, however, guarantee any level of income (see Section 11).

5. Wallets, Keys, and Custody

5.1. The Platform is non-custodial with respect to your external wallet: PredB never has access to your private keys or seed phrase and cannot transact on your behalf.
5.2. You are solely responsible for the security of your wallet, private keys, and seed phrase. Anyone who controls your keys controls your account and funds.
5.3. PredB cannot recover lost keys, restore access to a lost wallet, reset a compromised wallet, or reverse any confirmed on-chain transaction. Loss or compromise of your keys means permanent loss of access to your PredB account and any associated balances, with no recourse against PredB.
5.4. Within the Platform, funds are held in two internal wallets — the Deposit Wallet and the Profit Wallet — under smart-contract escrow. The escrow holds exactly the sum of all active trades and balances and distributes strictly according to contract logic.
5.5. Withdrawals settle only to the wallet address you registered with. The Platform will not route funds to any other address under any circumstances.

Terms and Conditions, continued

6. Trading Rules

6.1. Markets. The supported markets are BTC/USDT and Gold (XAU/USDT), settled against Binance candle data using opening and closing prices only. Wicks, volume, and indicators play no role in settlement.
6.2. Pools. Four independent pools run continuously on 3-minute, 5-minute, 4-hour, and 1-day candle intervals. Each pool moves through the public states Open → Locked → Settling → Completed.
6.3. Trading window. Each pool has a fixed entry window at the start of its candle: 30 seconds on the 3-minute pool, 45 seconds on the 5-minute pool, 1 hour on the 4-hour pool, and 6 hours on the 1-day pool. When the window closes, the pool locks.
6.4. Finality of entries. After a pool locks, no trade can be added, modified, or cancelled, regardless of market movement before the candle closes. Placing a trade is an irrevocable commitment for that round.
6.5. Trade size. Trade size is bounded between the $1 minimum and a maximum equal to your trading volume.
6.6. Settlement. Settlement executes automatically within 3 to 5 minutes of candle close. A close above the open pays Green; a close below the open pays Red; a close equal to the open pays Red. All settled results are final and are written on-chain.
6.7. Capital treatment. On a winning trade, your original trade amount is returned in full and your reward share is credited to your Profit Wallet. On a losing trade, your entire trade amount — from whichever internal wallet or combination of wallets funded it — is forfeited to the winning side.
6.8. Cancelled rounds. If one side of a pool has zero participants at lock, or if a prolonged market-data outage prevents settlement, the round is cancelled and all trades are returned in full. Returns under this clause are automatic Platform behavior, not refunds.

7. Fees and Distributions

7.1. Every gross reward is distributed as follows: 70% to the winning traders, 18% to the referral network (Ranks 1–12), 6% to the rank reward pools (Ranks 13–18), and 6% to the platform fee module.
7.2. Referral rewards are calculated on the winning amount using the per-unit method described in the Whitepaper and are distributed to the uplines of both winning and losing participants, subject to rank qualification and the gap mechanism.
7.3. Profit Wallet withdrawals carry a 10% fee, which funds the four trading-volume reward pools (Infinity 40% / Prosperity 30% / Excellence 20% / Signature 10%). Deposit Wallet withdrawals are free of Platform fees. Blockchain network (gas) costs, where applicable, are separate and are not set or collected by PredB.
7.4. Reward-pool claims are fee-free and transfer directly to your connected wallet.
7.5. All mechanics referenced in this Section operate exactly as described in the PredB Whitepaper, Version 1.0, which is the authoritative technical specification.
7.6. Fee percentages and distribution structures may be revised for future versions of the Platform. Any change will be published in advance and will apply prospectively only; no change will retroactively alter a settled round or an accrued balance.

Terms and Conditions, continued

8. Referral Program Integrity

8.1. The referral network exists to reward genuine network-building and genuine trading activity. Its qualification rules — including the group-balance requirement at Rank 2 and the two-groups requirement at higher ranks — are integrity mechanisms, and circumventing them is prohibited.
8.2. Without limitation, the following conduct is prohibited: (a) creating, controlling, or operating multiple accounts or wallets as one person or coordinated group in order to simulate a network; (b) manipulating referral placement, sponsor assignment, or group structure by any means; (c) wash trading — trading against yourself or coordinating offsetting trades — to generate artificial volume, rewards, or rank progress; (d) circular volume generation, self-matching, or any arrangement whose purpose is to inflate qualified volume without genuine market participation; (e) any scheme designed to extract referral or pool rewards without real trading activity.
8.3. Where fraud detection identifies conduct described in this Section, PredB may suspend dashboard access pending review and may permanently forfeit unclaimed rewards attributable to the abusive conduct.
8.4. Settled on-chain balances are never seized, reversed, or clawed back, including in cases of abuse. Enforcement under this Section is limited to access suspension and forfeiture of unclaimed amounts.
8.5. Referral links, sponsor chains, and rank qualifications are permanent once assigned and are not transferable between wallets or persons.

9. Prohibited Conduct

9.1. In addition to Section 8, you may not use the Platform to: (a) launder money, finance unlawful activity, or evade economic sanctions; (b) exploit, probe, or attack the Platform's smart contracts, infrastructure, or interfaces, including through vulnerability exploitation, denial-of-service, or automated abuse; (c) interfere with other users' access to or use of the Platform; (d) misrepresent the Platform, its rewards, or its risks to third parties — including presenting referral or pool rewards as guaranteed income; (e) violate any applicable law or regulation.
9.2. You are solely responsible for representations you make to people you refer. PredB is not responsible for, and does not endorse, income claims or promotional statements made by users.

10. Suspension and Enforcement

10.1. Where an account is flagged for suspected abuse or unlawful conduct, PredB may suspend that account's dashboard access pending review.
10.2. Suspension affects interface access only. It does not authorize PredB to alter, seize, or reverse on-chain balances, which remain governed exclusively by contract logic.
10.3. A suspended user may submit an appeal with supporting evidence. PredB will review appeals in good faith and communicate the outcome.
10.4. PredB may report unlawful activity to competent authorities where required by law.

Terms and Conditions, continued

11. No Guarantee of Income

11.1. Referral rewards depend entirely on the actual trading activity of your network. Rank pool distributions and volume pool distributions depend on platform-wide activity. All of these can decline as well as grow, and can fall to zero.
11.2. Nothing on the Platform, in the Whitepaper, or in any PredB communication constitutes a promise, projection, or guarantee of income, and no user or promoter is authorized to make one on PredB's behalf.
11.3. Rank qualification and pool qualification confer eligibility for distributions; they do not confer any fixed entitlement to any amount.

12. Intellectual Property

12.1. The PredB name, logo, interface, documentation, and all associated content are the property of the platform operator or its licensors.
12.2. You may not copy, modify, distribute, or create derivative works from Platform content, or use the PredB name or branding to suggest endorsement, without prior written permission — except that you may share your referral link and accurately describe the Platform's published mechanics.

13. Limitation of Liability

13.1. To the maximum extent permitted by applicable law, PredB, its operators, contributors, and service providers shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or for any loss of profits, revenue, data, or goodwill, arising from or relating to your use of the Platform.
13.2. Without limiting the foregoing, PredB is not liable for losses arising from: (a) market volatility or the outcome of any trade; (b) smart-contract defects, exploits, or unexpected behavior; (c) blockchain congestion, forks, or network failure; (d) outages, delays, or errors in the Binance market-data feed; (e) compromise of your wallet, keys, or devices; (f) actions of other users, including referral or promotional statements; (g) regulatory action affecting the Platform or your use of it.
13.3. To the extent liability cannot be excluded, PredB's total aggregate liability for all claims shall not exceed the total Platform fees attributable to your account in the three months preceding the event giving rise to the claim.
13.4. Some jurisdictions do not allow certain exclusions or limitations; in those jurisdictions, these Terms apply to the fullest extent permitted.

14. Indemnification

You agree to indemnify, defend, and hold harmless PredB, its operators, contributors, and service providers from and against any claims, liabilities, damages, losses, and expenses (including reasonable legal fees) arising from your breach of these Terms, your violation of any law, your misuse of the Platform, or representations you make to third parties in connection with the Platform.

15. Force Majeure

PredB is not responsible for any delay or failure in performance caused by events beyond its reasonable control, including but not limited to blockchain network disruptions, data-feed interruptions, infrastructure outages, acts of government, and internet failures. During such events, affected pools remain locked and settlement is delayed or, where the outage is prolonged, affected trades are cancelled and returned in accordance with Section 6.8.

Terms and Conditions, continued

16. No Refunds

All settled trades, consumed fees, and confirmed on-chain transactions are final. The circumstances under which trades are returned automatically (cancelled rounds) and the sole exception for verified platform-side technical failure are described in the No Refund Policy, which forms part of these Terms.

17. Assignment

You may not assign or transfer your rights or obligations under these Terms, your account, or your position in the referral network. PredB may assign these Terms in connection with a reorganization or transfer of the Platform, with advance notice posted in the web application.

18. Severability and Waiver

18.1. If any provision of these Terms is held invalid or unenforceable, that provision will be enforced to the maximum extent permissible and the remaining provisions will continue in full force.
18.2. PredB's failure to enforce any provision is not a waiver of its right to do so later.

19. Changes to These Terms

19.1. PredB may amend these Terms. Material changes will be posted within the web application in advance of taking effect.
19.2. Your continued use of the Platform after an amendment takes effect constitutes acceptance of the amended Terms. If you do not accept an amendment, you must stop using the Platform; your on-chain balances remain accessible under contract logic.

20. Governing Law and Disputes

20.1. These Terms are governed by the laws of the jurisdiction disclosed at product launch, without regard to conflict-of-laws principles.
20.2. Before initiating any formal proceeding, you agree to first raise the matter through the Platform's dispute process — referencing the relevant Pool ID and transaction reference — and to allow a reasonable period for review against Binance's published candle data and the on-chain record.

21. Entire Agreement

These Terms, together with the Privacy Policy, the Disclaimer and Risk Disclosure, the No Refund Policy, and the PredB Whitepaper (Version 1.0) as the authoritative technical specification, constitute the entire agreement between you and PredB regarding the Platform, and supersede all prior understandings.

Privacy Policy

Version 1.0 · Effective July 2026

This Privacy Policy explains what data the PredB platform ("PredB," "we," "us") processes when you use the PredB web application, its smart contracts, and associated services (the "Platform"), why we process it, who it may be shared with, how long it is kept, and what rights you have. PredB is built around a simple privacy position: we collect no personal identity information. There are no usernames, no passwords, no email addresses, and no identity documents. Your connected Web3 wallet address is your identity on the Platform, and most of what the Platform records lives on a public blockchain that PredB does not control.

By connecting a wallet and using the Platform, you acknowledge the practices described in this policy.

1. Information We Collect

1.1 What we do NOT collect. PredB does not collect, request, or store: names, email addresses, or phone numbers; government identifiers, identity documents, or KYC records; postal addresses; payment card or bank account details; biometric data of any kind. There is no registration form. If any website or person requests such information in PredB's name, it is not PredB.
1.2 What we DO process. Wallet data — your public wallet address, which serves as your account identity, and its association with your referral ID and sponsor chain. On-chain transaction data — deposits, trades (pool, side, amount, entry time), settlements, referral reward distributions, rank and volume pool allocations, claims, and withdrawals; recorded on the BNB Smart Chain. Referral-tree data — your position in the referral genealogy: your sponsor chain above you and the group structure below you, including rank qualification status and qualified volume figures. Technical data — IP address, device type, browser type and version, operating system, timestamps of access, and general usage patterns of the web application, collected automatically. Communications — if you contact support or submit a dispute or appeal, we process the content of that communication and any evidence you attach.

2. Legal Basis for Processing

Where data-protection law requires a legal basis, we rely on the following: Performance of the service — wallet, transaction, and referral-tree data are processed because they are strictly necessary to deliver the functions you engage: creating and settling pools, returning capital, distributing rewards, evaluating rank qualification, tracking pool eligibility, and executing claims and withdrawals. The Platform cannot operate without this data. Legitimate interest — technical data is processed on the basis of our legitimate interest in operating a secure and reliable service: preventing fraud and abuse, protecting the integrity of the referral network, maintaining infrastructure, and diagnosing faults. Legal obligation — certain records may be retained or disclosed where the law requires it.

Privacy Policy, continued

3. How We Use the Data

We use the data described above exclusively to operate the product: executing the core mechanics — crediting and debiting the Deposit and Profit Wallets, calculating settlements within the 3-to-5-minute window, computing per-unit referral rewards, and routing distributions to the correct sponsor chains; qualification tracking — evaluating rank qualification (including the group-balance rule at Rank 2 and the two-groups rule at higher ranks) and volume pool eligibility; fraud detection and network integrity — identifying duplicate accounts, wash trading, circular volume generation, and referral manipulation, as described in the Terms and Conditions; the audit ledger — producing the timestamped, referenced transaction record shown in your Wallet Ledger; Platform security — rate limiting, authentication of API calls, and abuse prevention; support and disputes — reviewing settlement disputes against the on-chain record and Binance's published candle data, and handling appeals. We do not: sell or rent any data to anyone; use your data for third-party advertising; profile you for purposes unrelated to Platform operation; share referral-tree structures with other users beyond what the Platform interface itself displays.

4. On-Chain Data and Its Permanence

4.1. Deposits, trades, settlements, reward distributions, claims, and withdrawals are recorded on the BNB Smart Chain, a public blockchain.
4.2. On-chain data is public — anyone can view it with a blockchain explorer — and permanent: once written, it cannot be modified or deleted by PredB, by you, or by anyone else.
4.3. While on-chain data does not include your name or identity documents, your wallet address is pseudonymous, not anonymous. If your wallet address becomes linked to your identity elsewhere (for example, through an exchange), your on-chain history could be associated with you. Consider this before using the Platform.
4.4. Requests to erase or modify on-chain data cannot be fulfilled, because PredB does not store or control that data. This is a structural property of the technology, not a policy choice.

5. Sharing and Third-Party Services

5.1. The Platform relies on a small set of third-party infrastructure providers: RPC node providers, which relay transactions to and from the BNB Smart Chain; hosting and content-delivery providers, which serve the web application; Binance's public market-data feed, which supplies the opening and closing prices used to settle BTC/USDT and XAU/USDT candles. These providers process data under their own privacy terms. PredB shares with them only what is technically necessary to operate the service.
5.2. We may disclose data where required by law, regulation, legal process, or enforceable governmental request, or where necessary to investigate fraud or protect the safety and integrity of the Platform and its users.
5.3. If the Platform is reorganized or transferred, off-chain records may be transferred to the successor operator under this same policy, with advance notice posted in the web application.

Privacy Policy, continued

6. International Data Transfers

Infrastructure providers operate across multiple regions. As a result, technical and off-chain data may be processed in countries other than your country of residence. Where such transfers occur, we take reasonable steps to ensure the data remains protected to a standard consistent with this policy.

7. Data Retention

7.1. On-chain data is permanent by nature and is retained on the blockchain indefinitely, outside PredB's control.
7.2. Off-chain records (the operational database, technical logs, support communications) are retained for as long as needed to operate the Platform, resolve disputes, and satisfy applicable legal and audit obligations. When no longer needed, they are deleted or irreversibly anonymized.
7.3. Technical logs used for security and fraud detection are retained on a rolling basis appropriate to their purpose and then deleted or anonymized.

8. Security Measures

8.1. Off-chain data is protected with encrypted communication (TLS), authenticated APIs, rate limiting, and access controls limiting internal access to what each function requires.
8.2. Financial state is protected structurally: no administrator can alter a balance, change a pool's result, or reverse a settled round. Every financial action is rule-driven and executed by contract logic, and every material action emits an on-chain event that can be independently verified.
8.3. Fraud-detection systems monitor for duplicate-account abuse, wash trading, circular volume generation, and referral manipulation, as described in the Whitepaper and the Terms and Conditions.
8.4. No system is perfectly secure. You are responsible for the security of your own wallet, keys, seed phrase, and devices; compromise on your side is outside PredB's control.

9. Cookies and Local Storage

The web application uses cookies and similar browser-storage technologies to keep your wallet session connected across screens, remember interface preferences (such as your default market), and understand aggregate usage of the application. Four categories are used — essential, preference, analytics, and third-party — and all non-essential categories can be disabled through your browser settings at any time. The Platform does not use advertising or cross-site tracking cookies. Full detail, including what each category does and what cookies never contain, is set out in the standalone Cookie Policy.

10. Children

The Platform is not directed at, and must not be used by, anyone under the legal age of majority in their jurisdiction. PredB does not knowingly process data relating to minors. If you believe a minor is using the Platform, contact support.

Privacy Policy, continued

11. Your Rights

Depending on your jurisdiction, you may have rights over your data, which we honor as follows.

11.1. Access. You may request a summary of the off-chain data held against your wallet address.

11.2. Correction. Off-chain technical records containing an error can be corrected. Referral genealogy, rank history, and settled transactions cannot be altered, because their permanence is what makes the system trustworthy.

11.3. Deletion. You may request deletion of off-chain data that is no longer required for operations, disputes, or legal obligations. On-chain data cannot be deleted by anyone (see Section 4).

11.4. Objection. You may object to processing based on legitimate interest; we will assess the objection against the security and integrity needs of the Platform.

To exercise any of these rights, contact support from a message signed by, or clearly associated with, the wallet address in question — since the wallet address is the only identity the Platform recognizes.

12. Changes to This Policy

Material changes to this policy will be posted within the web application in advance of taking effect. Your continued use of the Platform after a change takes effect constitutes acknowledgment of the updated policy.

Cookie Policy

Version 1.0 · Effective July 2026

PredB is a browser-based application with no usernames or passwords — your connected wallet is your identity. Cookies and local storage keep that wallet session connected as you move between screens, remember your preferences, and stay secure. Our use of cookies is deliberately minimal: there are no advertising cookies and no cross-site tracking on the Platform. By continuing to use the Platform, you consent to essential cookies; non-essential categories can be disabled at any time (Section 6).

1. What cookies are

Small pieces of data your browser stores so a website can remember information between page loads and visits. The Platform also uses closely related technologies — browser local and session storage — covered by this policy under the same rules. Cookies set by PredB itself are first-party; those set by infrastructure providers (Section 4) are third-party.

2. How we use them

Four purposes only: keeping your wallet session connected across the dashboard, Active Pools, Trade Entry, Referral Dashboard, and Reward Pool panel; security — supporting authenticated API calls, rate limiting, and abuse prevention; remembering preferences such as your preferred market and display settings; and understanding aggregate usage to improve the application. We do not use cookies for advertising, selling data, or cross-site tracking.

3. Cookie categories

Four categories are used, summarized below and detailed in 3.1–3.4 overleaf:

CATEGORY	PURPOSE	DISABLE?
Essential	Wallet session continuity and security	No
Preference	Display settings, default market (BTC/USDT or Gold)	Yes
Analytics	Aggregate usage patterns	Yes
Third-party	Set by infrastructure providers that deliver the application	Yes

Essential cookies contain session and security data only — never your private keys or seed phrase, which the Platform never has access to. Preference and analytics cookies do not build individual profiles and their absence does not break the application. Third-party cookies are set by hosting, content-delivery, and RPC node providers that help deliver the application, under their own terms.

Cookie Policy, continued

3.1 Essential cookies

Essential cookies make the application work. They keep your wallet session connected across screens and support the security of that session. Because the Platform cannot function without them, they cannot be disabled while using the application. Essential cookies contain session and security data only — never your private keys or seed phrase, which the Platform never has access to.

3.2 Preference cookies

Preference cookies remember your interface choices — your default market, display options, and similar settings. Disabling them will not break the application; it will simply forget your preferences between visits and return to defaults.

3.3 Analytics cookies

Analytics cookies record aggregate usage patterns — which screens are most used, or where users drop off — so the application can be improved. They are not used to build individual profiles, and PredB holds no identity data to connect them to. Disabling them has no effect on functionality.

3.4 Third-party cookies

The application is delivered with the help of infrastructure providers — hosting, content-delivery, and RPC node services. These providers may set their own cookies as part of delivering the service, under their own privacy and cookie terms. PredB shares with them only what is technically necessary to operate the Platform.

4. What cookies do NOT contain

Cookies and browser storage never contain your private keys or seed phrase (the Platform never has access to these at all); your name, email, or identity information (the Platform collects none); your internal wallet balances (these live on-chain and in the backend, not the browser); or advertising identifiers or cross-site tracking profiles. If any site claiming to be PredB asks for a seed phrase "to restore your session," it is a phishing site — close it and never enter your seed phrase anywhere.

Cookie Policy, continued

5. Cookie duration

Session cookies exist only while your browser session is active and are deleted when you close the browser or disconnect your wallet. Persistent cookies (preference and analytics) remain on your device between visits for a limited period appropriate to their purpose, after which they expire automatically; you can delete them earlier through your browser settings.

6. Managing cookies

6.1. Non-essential cookies — preference, analytics, and third-party — can be disabled at any time through your browser settings; every major browser lets you view, block, and delete cookies, including by category or site.

6.2. Essential cookies cannot be disabled while using the application, because the wallet session and its security depend on them — if your browser blocks all cookies and storage, the application may fail to keep your wallet connected or may not function at all.

6.3. Clearing storage — deleting cookies and site data for the Platform will disconnect your wallet session and reset your preferences. It has no effect on your funds or your account: your balances, referral position, ranks, and pool eligibility live on-chain and in the Platform's records, not in your browser — reconnecting your wallet restores full access.

6.4. Private/incognito browsing — the application works in private browsing modes, but sessions and preferences will not persist after the window is closed.

7. Changes to this policy

If the Platform's use of cookies changes materially — for example, a new category is introduced — the updated policy will be posted within the web application in advance of taking effect. Continued use of the Platform after a change takes effect constitutes acknowledgment of the updated policy.

8. Related documents

This Cookie Policy should be read together with the Privacy Policy (which covers all data practices, including the technical data referenced here), the Terms and Conditions, the Disclaimer and Risk Disclosure, and the No Refund Policy.

15.5 — LEGAL

No Refund Policy

Version 1.0 · Effective July 2026

PredB settles trades automatically, on-chain, against fixed rules, within 3 to 5 minutes of every candle close. Finality is not an inconvenience of the system — it is the foundation of it. Because no administrator can alter a balance or reverse a result, every participant can trust that a settled round will stay settled.

This policy explains exactly what is final, what is returned automatically by the Platform's own rules, and the single narrow exception for verified platform-side technical failure. It forms part of the Terms and Conditions.

1. All Settled Trades Are Final

1.1. Once a candle closes and settlement executes on-chain, the resulting transfer of trade amounts — from the losing side to the winning side, and onward through the reward distribution — cannot be reversed, reallocated, or refunded.
1.2. A losing trade is a market outcome, not a billing error. The losing side's capital is the source of the winning side's reward; refunding a loss would mean taking back a reward that another user legitimately won. The system's fairness depends on this never happening.
1.3. Finality applies regardless of the reason for the loss: a wrong prediction, a last-second price reversal, a candle that closed exactly at its open (which pays Red), or a trade you regret placing. None of these creates a right to a refund.
1.4. Finality applies equally to both internal wallets. Whatever mix of Deposit Wallet and Profit Wallet funds financed a losing trade, the entire trade amount is forfeited and none of it is refundable.

2. Blockchain Transactions Are Irreversible

2.1. Once confirmed by the BNB Smart Chain, deposits, withdrawals, referral reward distributions, rank and volume pool distributions, and claims cannot be cancelled, recalled, or reversed by PredB.
2.2. This is a structural property of the blockchain itself, not a Platform policy choice. No party — not PredB, not you, not any administrator — has the technical ability to undo a confirmed on-chain transaction.
2.3. Before confirming any transaction, review it carefully. Confirmation is the point of no return.

3. Fees Are Non-Refundable

3.1. The 10% Profit Wallet withdrawal fee is consumed at the moment of withdrawal and routed immediately to the four trading-volume reward pools (Infinity 40% / Prosperity 30% / Excellence 20% / Signature 10%). Once routed, it is part of those pools and cannot be returned to you — including if you later re-deposit the withdrawn funds.
3.2. Blockchain network (gas) costs are charged by the network, not by PredB, and are consumed at the time of the transaction whether or not the transaction achieves what you intended.
3.3. Choosing to withdraw from the Profit Wallet is voluntary. If you prefer not to pay the fee, you may leave profits on the Platform or use them for further trading, both of which are fee-free.

No Refund Policy, continued

4. Reward Distributions Are Not Reversible

4.1. Referral rewards, once credited under the qualification rules and the per-unit calculation described in the Whitepaper, are not clawed back — from you or from anyone in your upline or downline.
4.2. Rank pool and volume pool distributions, once allocated to qualified members, are not reversed. Pool balances claimed to a connected wallet are final on confirmation.
4.3. The single carve-out is described in the Terms and Conditions: where fraud detection confirms abuse (duplicate accounts, wash trading, circular volume, referral manipulation), unclaimed rewards attributable to the abuse may be forfeited. Settled on-chain balances are never seized, even in abuse cases.

5. Locked Trades Cannot Be Cancelled

5.1. Each pool has a fixed entry window at the start of its candle: 30 seconds on the 3-minute pool, 45 seconds on the 5-minute pool, 1 hour on the 4-hour pool, and 6 hours on the 1-day pool. When the window closes, the pool locks.
5.2. After lock, no trade can be added, modified, or withdrawn — regardless of how the market moves during the remaining two-thirds of the candle, and regardless of any change of mind.
5.3. Placing a trade is an irrevocable commitment for that round. Treat every confirmation as final, because it is.

6. Errors Caused by the User

PredB is not responsible for, and cannot refund, losses caused by user error, including:
6.1. Wrong address. Funds sent to any address other than the deposit address shown in the application may be permanently unrecoverable.
6.2. Wrong asset or network. Only USDT (BEP-20) on the BNB Smart Chain is supported. Tokens sent as a different asset, or over a different network (for example, USDT on Ethereum or Tron), may be permanently lost.
6.3. Wrong trade parameters. Selecting the wrong market, wrong side, wrong amount, or wrong pool is not grounds for reversal once the pool locks. Use the trade preview before confirming.
6.4. Compromised wallets. Losses resulting from phishing, malware, a shared seed phrase, or any other compromise of your keys are outside PredB's control and are not refundable.
6.5. Lost keys. Loss of access to your wallet means loss of access to your account and balances. PredB cannot recover keys or migrate balances to a new wallet.

7. Automatic Returns Are Not Refunds

Two situations return trades in full automatically. These are built-in Platform rules — part of normal settlement logic — and are distinct from refunds:
7.1. Empty-side pools. If one side of a pool has zero participants at lock, there is no counterparty and no market. The round is cancelled and every trade is returned in full to its source wallets. No reward is generated and no fees are taken.
7.2. Prolonged market-data outage. Settlement depends on Binance candle data. If the feed is briefly unavailable, affected pools remain locked and settlement is simply delayed until data is restored. If the outage is prolonged, affected rounds are cancelled and all trades are returned in full.
7.3. In both cases the return is executed by contract logic, credited to the same internal wallets the trade was funded from, and recorded on-chain like any other Platform action. No request is needed.

No Refund Policy, continued

8. Exception — Verified Platform-Side Technical Failure

8.1. The only circumstance in which PredB corrects a financial outcome is a failure caused solely by a documented platform-side fault — for example, a settlement executed against demonstrably wrong data through a Platform defect, or a transfer that failed mid-execution due to a Platform error.

8.2. In such cases, the affected balance is preserved and the incident is investigated against the on-chain record, system logs, and Binance's published candle data.

8.3. Where a platform-side fault is confirmed, the correction is made to the ledger — restoring the balance the rules would have produced — rather than issued as a cash refund. The correction itself is recorded on-chain.

8.4. This exception does not extend to market outcomes, user errors, wallet compromises, blockchain network issues, or Binance feed errors, none of which are platform-side faults.

8.5. As additional protection, failed blockchain transfers move to a retry queue with balances left untouched, and failed withdrawals hold funds in reserve and block duplicate attempts until resolved. Funds are never lost to a failed transaction.

9. Dispute Process

If you believe a settlement or distribution is incorrect, the process is:

9.1. Gather references. Note the relevant Pool ID and the transaction reference from your Wallet Ledger. Disputes without these references cannot be investigated efficiently.

9.2. Submit the dispute through the Platform's support channel, describing the result you expected and why.

9.3. Verification. The disputed result is checked against Binance's published candle data for that exact interval — the definitive reference — and against the on-chain settlement record.

9.4. Outcome. If a platform-side fault is confirmed, the ledger is corrected under Section 8. If Binance's data and the on-chain record confirm the result, the result stands and is final.

9.5. Submitting a dispute does not suspend finality: settled rounds remain settled during review, and only a confirmed platform-side fault changes anything.

No Refund Policy, continued

10. Chargebacks and External Claims

Because the Platform accepts only cryptocurrency, there is no card issuer or bank through which a chargeback could be raised. Any attempt to reverse a Platform transaction through external means is ineffective against on-chain settlement and, where it involves misrepresentation, constitutes a breach of the Terms and Conditions.

11. Summary

SITUATION	REFUNDABLE?
Losing trade	No — final on settlement
Change of mind after pool lock	No — entries are irrevocable
Candle closes equal to open (Red pays)	No — a defined market outcome
10% Profit Wallet withdrawal fee	No — consumed and routed to volume pools
Network gas costs	No — consumed by the blockchain
Funds sent to wrong address / asset / network	No — user error, may be unrecoverable
Wallet compromise or lost keys	No — outside PredB's control
Empty-side pool at lock	Returned automatically in full (not a refund)
Prolonged Binance data outage	Returned automatically in full (not a refund)
Verified platform-side technical failure	Ledger corrected — the sole exception

This policy forms part of the PredB Terms and Conditions.

15.6 — LEGAL

Disclaimer and Risk Disclosure

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This document describes the real risks of using the PredB platform. It is not a formality. PredB is a peer-to-peer prediction market: every round has a losing side, and the losing side's capital funds the winning side. If you trade, you can lose money — up to your entire trade amount, on every round.

Read this document in full before placing your first trade. By connecting a wallet and using the Platform, you acknowledge that you have read and understood every risk described here and that you accept these risks entirely at your own responsibility.

1. Not Financial Advice

1.1. The PredB Whitepaper, the web application, this document, and all related materials are provided for informational and utility purposes only.
1.2. Nothing published by PredB is investment advice, financial advice, trading advice, legal advice, tax advice, or a recommendation to place any trade. No content on the Platform should be read as a suggestion that any prediction, strategy, or level of participation is suitable for you.
1.3. PredB is not a licensed financial adviser, broker, or portfolio manager in any jurisdiction. If you are unsure whether participation is appropriate for your circumstances, consult a qualified professional before trading.

2. You Can Lose Your Entire Trade

2.1. Every round has a winning side and a losing side. If your prediction is wrong, your entire trade amount is forfeited to the winning side. There is no partial loss, no stop-loss, and no refund of a losing trade.
2.2. Forfeiture applies to the full trade regardless of how it was funded. If a trade drew from both your Deposit Wallet and your Profit Wallet, both contributions are lost on a losing round.
2.3. Losses are immediate and final. Settlement executes automatically within 3 to 5 minutes of candle close, and settled results cannot be reversed by you or by PredB.
2.4. It is possible to lose repeatedly. Consecutive losing rounds can deplete your balance quickly, particularly on the short 3-minute and 5-minute pools where rounds settle many times per hour.
2.5. Never trade money you cannot afford to lose. Do not trade with borrowed funds, funds needed for living expenses, or funds whose loss would harm you or your family.

3. Market Volatility

3.1. BTC/USDT and Gold (XAU/USDT) are volatile markets. Prices can move sharply and unpredictably within a single candle window — including within the shortest 3-minute interval — in response to news, liquidity shifts, or no visible cause at all.
3.2. Short-interval price direction is extremely difficult to predict. Over one candle, price movement can behave close to randomly, and no amount of analysis guarantees a correct prediction.
3.3. Past outcomes do not predict future results. A streak of wins carries no information about the next round. A market that has risen for hours can fall in the next candle.
3.4. Because settlement uses only the opening and closing price, a market can move strongly in your favor during a candle and still settle against you at the close.

Disclaimer and Risk Disclosure, continued

4. Third-Party Price-Feed Dependency

4.1. Every round on PredB settles against Binance's own market data. PredB maintains no independent price feed and performs no independent price discovery.
4.2. If Binance's data is delayed, interrupted, or unavailable, affected pools remain locked and settlement is delayed until the data is restored. If an outage is prolonged, affected trades are cancelled and returned in full — but temporary disruption, delayed settlement, and delayed access to funds are real operational risks you accept by trading.
4.3. In any dispute about a result, Binance's published chart for the exact interval is the definitive reference. PredB cannot and will not override Binance's data.
4.4. PredB has no control over Binance, its data quality, or its availability, and accepts no responsibility for errors originating in the feed.

5. Smart Contract and Technical Risk

5.1. The Platform's custody, settlement, and distribution functions are executed by smart contracts. Smart contracts execute exactly as written — including any flaw, bug, or vulnerability they may contain. No code is guaranteed to be free of defects.
5.2. Despite testing and review, a defect or exploit could result in delayed settlement, incorrect distribution, frozen funds, or loss of funds. Blockchain technology carries irreducible technical risk.
5.3. The BNB Smart Chain itself is outside PredB's control. Network congestion, elevated gas conditions, chain reorganizations, forks, or validator failures can delay deposits, settlements, claims, and withdrawals.
5.4. The web application depends on hosting and RPC infrastructure that can suffer outages. During an interface outage, on-chain balances remain intact and governed by contract logic, but you may be temporarily unable to view or interact with them.

6. No Guarantee of Referral or Reward-Pool Income

6.1. Referral rewards depend entirely on the actual trading activity of your network. If your referrals do not trade, you earn nothing from them. If their activity declines, your rewards decline with it. Network activity can fall to zero.
6.2. Rank pool distributions (Ranks 13–18) and trading-volume pool distributions (Infinity, Prosperity, Excellence, Signature) depend on platform-wide activity — trading volume and Profit Wallet withdrawals respectively. Neither is fixed, scheduled, or guaranteed.
6.3. Rank qualification and pool qualification confer eligibility for distributions. They do not confer entitlement to any particular amount, at any particular time, or at all.
6.4. Nothing in the referral system, the rank pools, or the volume pools is a fixed, passive, or guaranteed income stream, and no communication from PredB describes it as one. Any person — including any promoter or upline — who presents PredB rewards as guaranteed income is misrepresenting the Platform, and PredB accepts no responsibility for such claims.
6.5. Building a referral network takes real effort and carries no assured result. Many users may never advance past the early ranks. Treat any projection of referral income, from any source, with skepticism.

Disclaimer and Risk Disclosure, continued

7. Regulatory Risk

7.1. The legal and regulatory treatment of prediction markets, cryptocurrency trading, and referral-based reward structures varies widely between jurisdictions and can change without notice.

7.2. It is solely your responsibility to determine whether using the Platform is lawful where you live, and to comply with all laws that apply to you. PredB does not verify eligibility and relies on your representations under the Terms and Conditions.

7.3. Future regulatory action could restrict or terminate the Platform's availability in your jurisdiction, affect the tax or legal character of your rewards, or otherwise change what the Platform can offer you. Such action is outside PredB's control.

7.4. PredB may restrict access from jurisdictions where operating would create legal exposure, and such restrictions may take effect without individual notice.

8. Tax Responsibility

8.1. Trading profits, referral rewards, rank pool distributions, and volume pool distributions may constitute taxable income, gains, or receipts in your jurisdiction.

8.2. PredB does not withhold tax, does not issue tax documents, does not report to tax authorities on your behalf, and does not provide tax advice.

8.3. You are solely responsible for determining, reporting, and paying any tax you owe in connection with your use of the Platform. The on-chain record and your Wallet Ledger are available to help you reconstruct your history, but interpreting them for tax purposes is your responsibility. Consult a qualified tax professional.

9. No Deposit Insurance

9.1. PredB is not a bank, credit institution, or licensed custodian. Balances on the Platform are not covered by any deposit insurance scheme, investor-compensation scheme, or government protection of any kind, in any jurisdiction.

9.2. If funds are lost — through market losses, technical failure, wallet compromise, or any other cause — there is no insurance fund or guarantee scheme to make you whole.

10. Stablecoin Risk

All value on the Platform moves as USDT (BEP-20). USDT is a stablecoin issued by a third party and intended to track the US dollar, but PredB does not control its issuer, its reserves, or its peg. A depeg, redemption restriction, or regulatory action affecting USDT could reduce the real value of every balance on the Platform. This risk exists independently of anything PredB does.

Disclaimer and Risk Disclosure, continued

11. Third-Party Wallet Risk

11.1. Your wallet is your identity and your vault. Malware, phishing sites, fake support agents, malicious browser extensions, or a compromised seed phrase can result in total loss of your funds, with no recourse against PredB.
11.2. PredB will never ask for your seed phrase or private keys. Anyone who does is attempting to steal from you.
11.3. Protect yourself: verify the Platform URL before connecting, keep your seed phrase offline and private, treat unsolicited messages about PredB as hostile, and consider a hardware wallet for significant balances.
11.4. Loss of your keys means permanent loss of access to your account. PredB cannot recover keys, restore accounts, or reassign network positions to a new wallet.

12. Irreversibility

12.1. Blockchain transactions are final. Confirmed deposits, trades, settlements, distributions, claims, and withdrawals cannot be reversed, recalled, or refunded by PredB or by anyone else.
12.2. Trades may be placed only during each pool's fixed entry window, and once a pool locks, entries cannot be modified or withdrawn regardless of how the market moves before close.
12.3. Funds sent to a wrong address, or sent as an unsupported asset or over an unsupported network, may be permanently unrecoverable. Only USDT (BEP-20) on the BNB Smart Chain is supported.

13. Concentration and Behavioral Risk

13.1. The short settlement cycles of the 3-minute and 5-minute pools allow rapid, repeated trading. Rapid trading can amplify losses quickly and can encourage impulsive decision-making.
13.2. If you find yourself trading to recover losses, trading with money you need, or unable to stop, stop using the Platform and seek support. Prediction markets are not a way to solve financial problems.
13.3. Set your own limits before you begin — on trade size, on session length, and on total exposure — and keep them.

14. No Warranty

14.1. The Platform is provided "as is" and "as available," without warranties of any kind, express or implied, including warranties of merchantability, fitness for a particular purpose, uninterrupted availability, or error-free operation.
14.2. PredB does not warrant that the Platform will meet your expectations, that any defect will be corrected, or that the Platform will remain available in your jurisdiction.

15. Acknowledgment

By connecting a wallet and using the Platform, you acknowledge that: you have read and understood this entire document; you understand you can lose your entire trade amount on any round; you understand that referral and pool rewards are not guaranteed income; you accept full responsibility for your eligibility, your security, your taxes, and your decisions; and you accept every risk described here.

Every round has a losing side. Trade responsibly, and never risk more than you can afford to lose.

PredB

Trade transparently. Grow together.

Thank you for reading the PredB Whitepaper. Every rule described here is enforced by contract logic, not discretion — that is the standard the protocol holds itself to as it moves from specification to mainnet.

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