

Plucasa Innovation Hub Ltd

Escrow & Refund Policy

Effective Date: Monday, 15 December 2025

Operator: Plucasa Innovation Hub Ltd, a company registered in Nigeria

Company Registration No: 8986263 **TIN:** 33684854-0001

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1. Introduction

This Escrow & Refund Policy explains how Plucasa manages cryptocurrency escrow, prediction purchases, disputes, refunds, and automated settlement logic. Plucasa provides a technology-based escrow coordination layer and does not operate as a bookmaker, financial institution, or custodial wallet provider.

2. Nature of Escrow

All escrow transactions are executed via third-party payment processors. Plucasa does not custody private keys. Funds are converted to USDT and locked per prediction until release or refund conditions are met. Once a blockchain transaction is confirmed, it cannot be reversed.

3. Escrow Creation

Escrow is created when a buyer purchases a paid prediction. Subscription purchases and free posts are not placed in escrow and are non-refundable.

4. Event Timing & Lockout

Predictions must define a global event end time. Purchases are disabled before the event begins based on platform lockout rules. Escrow settlement windows are calculated using this global end time.

5. Buyer & Predictor Actions

After the event end time: • Buyers may release or dispute within the allowed window. • Predictors may refund voluntarily or respond to disputes. • All actions are time-bound and logged.

6. Disputes

Disputes require a written reason from the buyer. Predictors may respond with their own explanation. Disputes are resolved by authorized administrators, whose decisions are final.

7. Release Conditions

Funds are released to the predictor when: • All buyers release the escrow, • No dispute is filed within the allowed window, • An administrator rules in the predictor's favor.

8. Refund Conditions

Refunds occur when: • An administrator rules in favor of the buyer, • A predictor issues a voluntary refund, • An event is canceled or invalidated. Refunds are returned to the buyer's USDT wallet. Applicable network (gas) fees are deducted from the refunded amount.

9. Fees

Platform fees are deducted at settlement and transferred to the Plucasa platform wallet. Gas fees and network costs are borne by the buyer during refunds and settlement transactions.

10. Limitations of Liability

Plucasa is not responsible for prediction accuracy, financial losses, blockchain delays, external data inaccuracies, or incorrect wallet details. Maximum liability is limited to the platform fees charged on the transaction.

11. Fraud & Abuse

Accounts engaging in fraud, manipulation, fake disputes, or system abuse may be restricted or terminated. Escrow funds may be frozen pending investigation.

12. Policy Updates

This Policy may be updated periodically. Continued use of the platform constitutes acceptance of revisions.

13. Contact

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End of Escrow & Refund Policy