



Terms of Service

Effective Date: March 15, 2026

Developer: Canal Financial (Florida, USA)

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Important Disclaimer

Paulie is designed for informational purposes only and is intended to help users form their own opinions. Nothing provided by Paulie constitutes an explicit recommendation to wager money. All betting-related content, data, alerts, and insights are for entertainment and informational use. You are solely responsible for any decisions you make based on information obtained through Paulie.

1. Acceptance of Terms

By accessing or using the Paulie app, you agree to be bound by these Terms of Service. If you do not agree, you must discontinue use of the app immediately.

Paulie sends SMS messages containing one-time passwords (OTPs) solely for the purpose of user authentication. No other SMS communications are sent.

2. Informational Use Only

Paulie is a sports analytics and information platform provided strictly for informational and entertainment purposes. The app is designed to help users form their own opinions by surfacing data, trends, and insights.

- No content, alert, insight, or output from Paulie should be interpreted as an explicit recommendation, endorsement, or encouragement to wager money.
- Paulie does not guarantee the accuracy, completeness, or timeliness of any information provided.
- Users assume full responsibility for any actions taken based on information obtained through the app, including any financial decisions or wagers.

3. Features

- **Alerts:** Delivered based on a combination of proprietary analysis and third-party API data sources.
- **Talk to Paulie:** An AI-powered conversational feature utilizing a LangChain pipeline with natural language to SQL, combined with OpenAI and additional data sources.



4. User Conduct

- You agree not to use the app for any unlawful, abusive, or harmful purpose.
- You will respect the privacy and data of other users at all times.
- You are solely responsible for your use of the app and any consequences that arise from such use.

5. Prohibited Use & Liability for Abuse

You agree not to attempt to manipulate, exploit, or circumvent the intended functionality of Paulie or its backing systems through prompt injection, adversarial inputs, or any other technique designed to alter the behavior of the application's AI models, APIs, or server infrastructure.

If Canal Financial determines that a user has engaged in prompt injection or any form of deliberate manipulation that results in unauthorized, excessive, or unintended usage of third-party API providers, the user may be held liable for all associated API costs incurred as a result of such activity. Canal Financial reserves the right to pursue recovery of these costs, suspend or terminate the user's account, and take any additional legal action deemed appropriate.

6. Subscription Tiers

Paulie offers the following subscription tiers:

Tier	Price	Offerings
Free	Free	0 chat tokens/month (Coming Soon), 33% of all alerts
Pro	\$9.99/mo	750 chat tokens/month, 66% of all alerts
Premium	\$29.99/mo	2,500 chat tokens/month (Coming Soon), All insights unlocked

Subscription features and pricing are subject to change. Any material changes will be communicated in advance through the app or via email.

7. Subscriptions, Payments & Token Usage

- All payments are securely processed through Stripe.
- Subscriptions renew automatically unless canceled prior to the renewal date.
- Refund requests are evaluated on a case-by-case basis at the sole discretion of Canal Financial.

Certain features, including "Talk to Paulie," consume tokens. Token count is determined by a combination of (a) the length of your input message and (b) the number of large language model (LLM) calls required to generate your answer. A short user input may still require significant token usage if the question demands multiple LLM calls, tool invocations, or complex data retrieval to produce a response. Conversely, a longer input may consume



fewer tokens if it can be answered directly. Token consumption is therefore not solely a function of how much you type -- it reflects the total computational work required to fulfill your request.

8. Intellectual Property & Data Sources

All trademarks, content, and branding displayed within the app are the property of Canal Financial. Paulie does not display, reproduce, or incorporate any league, team, or sportsbook logos anywhere in the application.

All sports-related data used within Paulie is obtained from licensed, paid data-providing APIs or from information that is publicly available on the internet. No proprietary or non-public data from any league, team, or sportsbook is used without appropriate authorization.

9. Sportsbook Information & Subjective Categorization

Paulie may present information associated with various sportsbooks, including but not limited to odds, promotions, and general characteristics. Any categorization, labeling, ranking, or grouping of sportsbooks within the app reflects the subjective editorial view of Canal Financial and does not represent the official position, endorsement, or characterization of any sportsbook operator. This information is provided as-is for informational purposes, and Canal Financial makes no guarantees regarding its accuracy or completeness.

10. Limitation of Liability

The app is provided on an "as is" and "as available" basis without warranties of any kind, whether express or implied. Canal Financial expressly disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

In no event shall Canal Financial be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of the app, including but not limited to any financial losses incurred from wagering decisions.

11. Termination

Canal Financial reserves the right to suspend or terminate your account at any time, with or without notice, for conduct that violates these Terms or is otherwise harmful to other users or the app.

12. Governing Law

These Terms of Service are governed by and construed in accordance with the laws of the State of Florida, USA, without regard to its conflict of law provisions.

13. Changes to These Terms

We may update these Terms from time to time. Material changes will be communicated through the app or via

Paulie

email. Your continued use of Paulie after changes are posted constitutes acceptance of the revised Terms.