Terms of Service

Hamilton General Corporation | ZV Picks / Zero Variance Picks

Effective and last updated: September 28, 2026
Applies prospectively as described in this policy.

Read before purchase: paid digital sports content; no guaranteed outcomes. Recurring plans renew until canceled. Refund exceptions and consumer rights remain protected. Section 17 includes individual arbitration and a 30-day opt-out.

1. Agreement and seller

These Terms of Service are an agreement between you and Hamilton General Corporation, a Nevada domestic corporation operating the ZV Picks brand, also known as Zero Variance Picks and ZVPICKS ("Company," "we," "us"). They cover zvpicks.com, our Whop products, private Telegram channels, and related digital content and support (the "Services"). Whop and Telegram have their own terms; neither becomes the supplier of our sports content merely by providing a platform.

By affirmatively accepting these Terms at checkout, you agree to these Terms and the Refund and Cancellation Policy and acknowledge the Privacy Policy made available with your purchase. Review and save those documents and your order confirmation. The plan description and checkout disclosures you accept specify the price, access period, included content, and any renewal. Mandatory law and applicable payment-platform requirements remain controlling.

2. Effective date; existing purchases

This version applies to purchases for which it is presented and accepted on or after the effective date. It does not retroactively change an earlier purchase, erase an accrued claim, or establish consent that was never obtained. Changes affecting an existing subscription apply prospectively with notice and any consent required by law.

3. Eligibility and location

You must be at least 21 years old, or the higher minimum age required in your location, and have legal capacity to contract. Use the Services only where lawful. Give accurate account and payment information and use only payment methods you are authorized to use. You may not evade lawful geographic, age, sanctions, or access restrictions. We may decline or restrict service where required by law.

4. Sports content and risk

We sell access to sports selections, commentary, analysis, and informational entertainment. We do not accept wagers, hold betting stakes, place bets for customers, or promise winnings. Subscription fees purchase content and access, not a stake in a bet or a return on an investment. You make your own decisions and are responsible for any lawful wagers you independently place.

No pick, record, confidence label, unit suggestion, testimonial, or brand name guarantees a win, profit, accuracy, or freedom from loss. "Zero Variance" is a brand name, not a claim that sports outcomes are risk-free. Past performance does not guarantee future results. Odds and markets change and may be

unavailable to you. Our content is not personalized financial, investment, legal, or tax advice. Do not wager money you cannot afford to lose.

5. Purchased content and expectations

Your purchase includes the access duration and content categories stated in the product listing and checkout at purchase. Different plans may include different selections or channels. Unless expressly promised in the listing, no fixed number of daily picks, particular sport, posting schedule, or successful outcome is guaranteed. A day with no qualifying selection is possible. This flexibility does not allow us to disregard an express product promise or substitute materially different service.

Historical results must be read with their stated period, categories, assumptions, and limitations. Illustrative examples, simulated tickets, and promotional mockups are not evidence of actual bets, profits, or customer results and should be identified as such where displayed. These Terms do not excuse misleading advertising or inaccurate claims.

6. Price, payment, and promotions

Review the total due, currency, taxes, billing interval, access period, discount duration, and future renewal amount before authorizing payment. Charges are in USD unless checkout expressly states otherwise. Any merchant-imposed mandatory charges must be disclosed before purchase; your bank may separately assess conversion or other bank fees.

A promotional code changes only the charges and periods identified at checkout. A first-payment discount does not reduce later renewals unless checkout expressly says so. Verify that a code has applied before paying. Promotions cannot be combined unless expressly allowed, and eligibility restrictions stated in the offer apply. A later price change or unused promotional code does not by itself entitle an earlier purchaser to a refund. An incorrectly processed charge remains subject to correction.

7. Automatic renewal and cancellation

A plan described at checkout as a subscription renews automatically at the disclosed interval and amount until canceled. A plan expressly sold as a one-time pass does not automatically renew. By selecting and accepting a recurring plan, you authorize the initial charge and disclosed recurring charges to your selected payment method. We will give any advance notice and obtain any further consent required for a price or material renewal change.

To stop future renewal, sign in to the Whop account used for the purchase, open the order or membership, and use its manage/cancel subscription control before the next renewal shown in Whop. Keep the cancellation confirmation. If you cannot access that control, contact zerovariancepicks@gmail.com promptly with your order information so we can help stop renewal. Cancellation takes effect for future billing; access normally continues through the paid period unless you request immediate removal or lawful suspension is necessary.

Leaving Telegram, muting messages, uninstalling an app, failing to read picks, or deleting a social-media account does not cancel the Whop subscription. Cancellation is distinct from a refund request. Our Refund and Cancellation Policy explains when a refund or other remedy may apply.

8. Activation, fulfillment, and access records

After a successful purchase, follow the Whop membership instructions to connect your Telegram account and obtain the channel access included in your plan. Access is for the period shown in your order. You are responsible for completing reasonable account-linking steps and maintaining a compatible device and connection. Tell us promptly if an invitation, bot, or permission fails; a receipt or channel post alone does not establish that a buyer could access the purchased service.

Content is made available when it is published in a designated channel to which your paid membership provides working access. You need not open every message for properly provided content to count as delivered. However, we remain responsible for providing the purchased access and honoring the listing. We may retain order records, consent/version information, access and membership logs, support messages, and original posting records as evidence. Their weight is determined by the relevant platform, bank, arbitrator, or court; they are not conclusive merely because these Terms say so.

Platform timestamps may reflect the viewer's device time zone. Follow the time zone expressly stated on a release or order. Check event start times independently. Purchases made after a pick or event has started do not entitle you to an earlier betting line or a replacement for an already available play, unless the listing promised otherwise. Historic posts are not a substitute for newly promised upcoming content. Delayed viewing or muted notifications alone does not prove non-delivery.

9. Refunds and immediate digital access

Digital purchases are generally final once the described access or content is supplied. We do not offer refunds merely because picks lose, expectations of profit are not met, you change your mind, or you do not use working access. This is subject to the Refund and Cancellation Policy, applicable law, express written guarantees, and payment-platform requirements. Genuine non-delivery, unresolved access failures, duplicate or unauthorized billing, and other legally required remedies are not excluded.

Where a statutory withdrawal or cooling-off right applies, it remains available unless all legal conditions for an exception are met. For immediate digital supply, we will rely on a loss-of-withdrawal exception only when the required express consent and acknowledgment are captured at checkout and the exception actually applies. Generic acceptance of these Terms is not represented as automatically waiving every withdrawal right.

10. Accounts, community, and prohibited conduct

Keep credentials secure and contact us about suspected misuse. A membership is a limited, personal, non-transferable license for one purchaser unless the listing says otherwise. Do not resell or share access, distribute paid picks to nonmembers, impersonate others, harass users, submit fraudulent information, interfere with systems, bypass security, or use the Services unlawfully. Comply with Telegram and Whop rules as applicable.

We may reasonably suspend or terminate access for a material breach, fraud, a security threat, or a legal requirement, with notice where appropriate. We will not penalize an honest review or a good-faith exercise of consumer or payment-dispute rights. If we end a paid service for our convenience or cannot provide it as promised, applicable refund and consumer remedies remain available. Termination does not remove obligations that properly survive it.

11. Intellectual property and confidential content

We or our licensors retain rights in the brand, designs, original analysis, private selections, compilations, and other protected material. Payment grants access for personal informational use during the purchased period, not ownership or permission to redistribute. Do not reproduce, broadcast, resell, systematically scrape, or use protected paid content to train a model without permission, except where law permits.

Private paid materials must not be disclosed to nonmembers without authorization. This does not prevent retaining your own transaction records, obtaining professional advice, reporting unlawful conduct, making a lawful fair-use quotation, or submitting evidence to a regulator, platform, payment provider, or court.

12. Your submissions and communications

You retain ownership of material you submit. You grant us the permissions reasonably needed to host, moderate, and respond to it in the Service where you submitted it. We will obtain permission where required before using identifiable private messages, your name, image, or testimonial in advertising. You are responsible for having rights to your submissions.

We may send order, access, security, renewal, and support communications needed to operate your membership. Marketing preferences and any legally required marketing consent are separate from purchase acceptance. You can opt out of marketing without canceling your paid membership. The Privacy Policy explains relevant data practices and contact methods.

13. Platforms, interruptions, and changes

We rely on third-party services such as Whop, Telegram, hosting, and payment providers. We do not control their entire operation and cannot promise uninterrupted service. We will take reasonable steps to address access problems and communicate material delivery changes. An outage does not automatically mean a refund is due, but an unresolved material failure to provide what was purchased remains subject to applicable remedies.

For events beyond reasonable control, affected performance may be delayed while reasonable efforts are made to restore it. This does not authorize indefinite retention of payment for services never supplied. Material reductions in a paid plan are subject to notice and applicable remedies; future changes do not erase an existing order promise.

14. Warranties and limitation of liability

TO THE EXTENT PERMITTED BY LAW, CONTENT IS PROVIDED AS AVAILABLE WITHOUT A WARRANTY OF WINNINGS, PROFITABILITY, UNINTERRUPTED AVAILABILITY, OR ERROR-FREE ANALYSIS. IMPLIED WARRANTIES ARE EXCLUDED ONLY WHERE THAT EXCLUSION IS LAWFUL. EXPRESS PURCHASE PROMISES AND NON-WAIVABLE RIGHTS REMAIN IN EFFECT.

TO THE EXTENT PERMITTED BY LAW, WE AND OUR OFFICERS, EMPLOYEES, AND CONTRACTORS ARE NOT LIABLE FOR INDIRECT OR CONSEQUENTIAL LOSSES, LOST PROFITS, LOST OPPORTUNITY, OR LOSSES FROM INDEPENDENT WAGERS. OUR TOTAL LIABILITY ARISING FROM THE SERVICES IS LIMITED TO THE AMOUNT YOU PAID US FOR THE AFFECTED SERVICE IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM.

These exclusions and limits do not apply to fraud, intentional misconduct, gross negligence where it cannot be limited, legally protected personal injury, required refunds, or any liability or remedy that applicable law does not allow us to exclude or limit. They do not excuse failing to supply the product sold.

15. Responsibility for unlawful misuse

To the extent lawful, you are responsible for third-party claims and reasonable losses caused by your unlawful redistribution of protected content, infringement through your submissions, or intentional misuse of the Services. This does not require you to cover our own negligence, misconduct, legal violations, or ordinary good-faith consumer complaints. Any defense or settlement affecting you must respect applicable law and your reasonable participation rights.

16. Resolving concerns and payment disputes

Please contact zerovariancepicks@gmail.com with your order number and the issue so we can investigate. You may also use Whop support or its Resolution Center. Prompt contact helps resolve access or billing errors, but is not a condition that shortens or removes a statutory deadline or bank-dispute right.

We may respond to a dispute with accurate order, acceptance, access, posting, and support records. We prohibit knowingly false claims, but do not prohibit good-faith disputes, impose an automatic dispute penalty, or declare a chargeback invalid merely because this policy was accepted. Applicable law, card-network rules, and Whop requirements govern their respective processes.

17. Governing law; individual arbitration

Nevada law governs our agreement to the extent permitted, without depriving you of mandatory protections of your home jurisdiction. The Federal Arbitration Act governs the arbitration agreement below where applicable. This section concerns disputes between you and the Company; Whop's own terms govern disputes with Whop.

IMPORTANT: Unless you opt out as described below, you and the Company agree to resolve eligible disputes through binding individual arbitration rather than a court or jury. Either party may bring an individual case in a small-claims court with jurisdiction. Either party may seek temporary court relief needed to preserve rights pending arbitration. Non-arbitrable claims and non-waivable remedies remain available in court.

Before arbitration, either party should send a written notice describing the dispute and requested relief. Send yours to zerovariancepicks@gmail.com with subject "Notice of Dispute". We will use your account contact details. The parties will attempt informal resolution for 30 days, unless urgent relief or an applicable deadline requires earlier action.

JAMS will administer arbitration under its applicable consumer arbitration rules and Consumer Minimum Standards, with one neutral arbitrator. Rules and filing information are available at https://www.jamsadr.com/consumer-minimum-standards. Applicable consumer fee protections control; we will pay the costs allocated to the business by those rules. Proceedings may be remote or at a reasonably convenient location that does not prevent your participation. All remedies available under applicable law remain available. An award will state the essential findings and may be entered in a court with jurisdiction.

To the extent lawful, arbitration proceeds individually, not as a class or representative action. This does not waive any non-waivable right to public injunctive relief or other mandatory remedy. If this individual-proceeding restriction is unenforceable for a claim, that claim proceeds in court. If JAMS cannot administer the case and the parties cannot agree on a lawful substitute, either party may proceed in a court with jurisdiction.

You may opt out of this arbitration agreement, including its individual-proceeding restriction, within 30 days after first accepting it by emailing zerovariancepicks@gmail.com with subject "Arbitration Opt-Out", your full name, and purchase/account email. Opting out does not affect your access or other contractual terms. No shortened contractual filing deadline is imposed. For court claims, Nevada state courts in Clark County or the U.S. District Court for Nevada are agreed venues to the extent lawful, without excluding courts or venues you are entitled to use under mandatory consumer law.

18. Updates, severability, and contact

We may update these Terms prospectively and will provide notice of material changes and request renewed acceptance when required. The date and version identify the document accepted. If a provision is unenforceable, the remainder continues where lawful. A failure to enforce once is not a permanent waiver. Any assignment of our obligations must preserve your accrued rights. You may not transfer access without our consent.

These Terms, the Refund and Cancellation Policy, and the specific product and checkout promises accepted for your order form the purchase agreement, subject to law and applicable platform requirements. The Privacy Policy explains data handling and does not create blanket consent for optional marketing or tracking.

Operator: Hamilton General Corporation, trading as ZV Picks / Zero Variance Picks. Website: https://www.zvpicks.com. Support, legal notices, cancellation assistance, and privacy requests: zerovariancepicks@gmail.com.