

22BET

TERMS AND CONDITIONS

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1. General

In these terms and conditions, unless the context requires otherwise, the expressions have the following meaning:

“Operator” is TonyBet OÜ, an Operator incorporated in Estonia, registration code 12103082, having its registered office at Tornimäe 5, 10145 Tallinn, Estonia.

“Website” is the website available at the URL www.22bet.co.uk and other related URLs.

“Games” are Sportsbook, Live Casino, Live Games, Casino and other games as may from time to time become available on the Website.

“Account” is an account opened by You on the Website after accepting and agreeing to the T&Cs.

“You” or “User” or “Customer” is yourself or any other person who, after reading these T&Cs opens an Account or makes use of the Website in any way.

“T&Cs” are these terms and conditions, any rules specific for individual Games and any other terms and conditions provided by the Operator on the Website or otherwise communicated to You in relation to the Games and/or the Website as amended by the Operator from time to time.

1.1. The Operator is licensed and regulated in the United Kingdom by the United Kingdom Gambling Commission. Status of the licenses can be checked [here](#).

1.1.1. The operator always holds all the customers’ funds in separate bank client account.

1.1.2. We are required by our license to inform customers about what happens to funds which we hold on account for you, and the extent to which funds are protected in the event of insolvency. More details on Protection of customer funds can be found on <http://www.gamblingcommission.gov.uk/for-gambling-businesses/Compliance/General-compliance/What-you-need-to-tell-us/Protecting-customer-funds.aspx>. We hold customer funds separate from company funds in the bank accounts and in reserve funds which we hold with our payment processors. These funds are not protected in the event of insolvency: not protected segregation.

1.2. These T&Cs constitute a binding agreement between You and the Operator. These T&Cs come into force as soon as You click on the “Register now” button to register your Account, by doing so You signify to the Operator that You have read these T&Cs and have accepted them. By accessing any part of the Website You signify that You agree with these T&Cs.

1.3. These T&Cs are published in a number of languages for information purposes and ease of access by Customers. It is only the English version that is the legal basis of the relationship between You and the Operator and in case of any discrepancy between the English and the non-English version of these T&Cs, the English version shall prevail.

1.4. In addition to the T&Cs, please review our [Privacy Policy](#), [Security Policy](#), [Cookie Policy](#), [Betting rules](#), [FAQs](#), as well as the other rules, policies and terms and conditions relating to the games and promotions available on the Website as posted on the Website from time to time. Rules and explanations for participating in any of the Operator’s Games, maintaining your account with the Operator and other important information is provided on the Website and shall be considered forming an integral part of these T&Cs.

1.5. You acknowledge and agree that in entering into and agreeing to these T&Cs and any document expressly referred to in them and any guidelines or rules posted on the Website you do not rely on, and shall have no remedy in respect of, any statement, representation, warranty, understanding, promise or assurance (whether negligently or innocently made) of any person (whether party to this agreement or not) other than as expressly

set out therein. Nothing in this clause shall operate to limit or exclude any liability for fraud or fraudulent misrepresentation.

1.6. The Operator reserves the right to modify these T&Cs and, thus, to amend this agreement between You and the Operator at any time with or without notice, including but not limited to purposes of prevention of fraud, clarification of the T&Cs or making the same compliant with statutory requirements or in regard to changes in Games and bonuses or in the event where the Sportsbook match/event rules have been changed by the organizer. Whenever such amendment shall limit your current rights or otherwise may be to your detriment, we will notify you prior to such changes coming into effect. If you do not agree to the updated T&Cs you must stop using the Website.

1.7. 22Bet may amend or alter the products offered via the Website for any reason or at any time.

2. Your Account

2.1. Requirements for the Customers:

2.1.1. An Account may be opened to the persons who are over 18 years old. Upon discovery that an account has been opened by a person under age, any winnings will be confiscated, deposit or remaining balance, as the case may be, returned (subject to reasonable charges) and the account will be closed.

2.1.2. A customer is allowed to have only one Account. If you try to open more than one Account, all accounts you try to open may be blocked or closed. If a customer has used more than one account, we reserve the right to cancel any bets, including the right to reduce the customer's betting limits.

2.1.3. If we close a Duplicate Account: all bonuses, free bets and winnings accrued from such bonuses and free bets obtained using that Duplicate Account will be void and forfeited by You; we may, at our entire discretion, void all winnings and refund all deposits (less amounts in respect of void winnings) made in respect of that Duplicate Account and, to the extent not recovered by us from the relevant Duplicate Account, any amounts to be refunded to us by You in respect of a Duplicate Account may be recovered by us directly from any other of Your Accounts (including any other Duplicate Account)

2.1.4. The customer has the responsibility to ensure that the customer complies with all laws in any jurisdiction (including age restrictions) that apply to the customer's use of the Website. If the customer lives in a country where gambling is prohibited the customer must neither register with the Website nor attempt to use Operator's Website. Gambling may be illegal in the jurisdiction in which the customer is located and, if so, the customer is not authorized to use the services of the Operator, and has not self-excluded himself from gambling activities.

2.1.5. As of May 7th, 2019, all players need to pass the automated initial verification process. If the initial verification can not fully verify a player, the player will be required to submit a document that verifies his/her identity.

2.2. Registration of an Account:

2.2.1. You are responsible for providing your own correct personal and contact information (name, address, telephone number, e-mail address, etc.) and updating the information when it changes. Operator reserves the right to request further information, even after registration of an account, in order to avoid the abuse of the same account, a credit card, a bank or e-wallet account, etc. You must enter all mandatory information requested into your registration form. In particular, your name, address, and other contact details such as e-mail address, place of residence, relevant payment information. It is your sole responsibility to ensure that the information you provide is complete and correct and you hereby warrant to Operator that the information provided is complete and correct. You are hereby notified that Operator carries out verification procedures, whether itself or through third parties on Customers registering an account. You may be requested to provide

Operator with further documents. Your account may be blocked or closed if you do not provide requested information or documents or if such information or documents you supply are found misleading.

2.2.2. We reserve the right to decline a new customer or close an account without having to give a reason for doing so. Without limiting the previous sentence, 22Bet will have the possibility to suspend or close an account if:

2.2.2.1. A player becomes bankrupt;

2.2.2.2. 22Bet considers the player used the website in an illegal, fraudulent or improper manner;

2.2.2.3. 22Bet considers the player used the website for the benefit of a third party, deliberately cheated or took advantage of 22Bet or any of its customers;

2.2.2.4. 22Bet is told to do so by any regulatory authority, court or the police;

2.2.2.5. 22Bet suspects that events mentioned in 2.2.2.1 / 2.2.2.2 / 2.2.2.3 may have or will possibly occur;

2.2.2.6. The account of the player in question is considered dormant and its balance is or reaches zero.

2.2.3. Operator reserves the right to forbid that different account holders from the same household (i.e. same IP address or same residence address) and/or family are betting on the same event/event outcome, including the betting on the same event/event outcome in different combination bets, to avoid the Rules and/or exceed applicable limits.

2.2.4. Operator prohibits Customer collusion and takes active measures in prohibiting any use of robots or other devices that distort the normal game. Operator does not accept bets when it is likely that customers are acting in agreement, or as a syndicate. When syndicated bets are discovered, we reserve the right to cancel these bets. Fraud, or attempts to commit fraud, or violation of the Rules may lead to reduction of betting limits, closing of accounts, confiscation of winnings, return of deposits or remaining balance, as the case may be (subject to reasonable charges), and/or cancellation of all placed bets (even decided bets). Operator also reserves the right to take legal action against the customer or customers involved in such fraudulent behavior.

2.2.5. It is your sole and exclusive responsibility to ensure that your login details are kept securely. You must not disclose your login details to anyone. The Operator is not responsible for any abuse or misuse of your Account by third parties due to Your disclosure of Your login details, whether intentional or accidental, whether active or passive, to any third party.

2.2.6. You may at any time determine your deposit limits based on a maximum daily, weekly or monthly deposit limit. A request to increase an existing deposit limit will only be affected after a Time-out period of 24 hours has elapsed and only once the customer has taken positive action at the end of the Time-out period to confirm their request. A request to decrease an existing deposit limit will be affected immediately.

2.2.7. When setting up your account you may choose to impose a limit on the maximum losses you may make. The limit will block deposits if the net deposit limit (deposits-withdrawals) has been exceeded for the selected time period. In addition to the preceding, we offer additional limitation measures that can be found on your profile page by clicking on your username.

2.3. Deposits:

2.3.1. You may participate in any Game only if You have sufficient funds on Your Account for such participation. All deposits shall be initiated from your Account overview on the Website.

2.3.2. All information required to deposit funds into your Account can be found under your profile page by clicking on your username and "Deposit" sections of the Website. You can use any of the methods available

to you as specified in these pages. These pages may be amended from time to time. Please note that some of the methods may not be available in some countries.

2.3.3. Depending on the method selected, deposits can incur charges. For current fees regarding depositing funds, refer to Payment Methods page of the Website. Your bank may independently charge You for bank wire transfers and other methods of payment.

2.3.4. Customer may only make deposits to their own Account and only with a credit card issued or from a bank account or e-wallet account held in their own name. It is unlawful to deposit money to your Account from ill-gotten means. The Operator reserves the right to use additional procedures and means to verify Your identity when effecting deposits into Your Account. The Operator will carry out additional verification procedures and the identification of the Customer will be checked for any deposit or number of deposits which cumulatively amount to or exceed the equivalent of GBP 3,000 and The Operator reserves the right to carry such verification procedures in case of lower deposits. All transactions will be checked to prevent money laundering and terrorist financing.

2.3.5. If You use a payment method in respect of which You are not the account holder, we reserve the right to treat any deposit into the Account as being invalid (and any winnings arising from such deposit as void) pending the satisfactory completion of all relevant Checks.

2.3.6. You agree that the funds deposited in Your Account must only be used for playing the Games. The Operator reserves the right to charge a fee should you request a withdrawal without Account turnover that is equal or more than the amount of funds deposited.

2.3.7. In the interests of fair gaming, the Operator reserves the right to limit customer's maximum stake amount to 10% after the first deposit is made. In such case this limit will be valid until the second deposit will be made.

2.3.8. The Operator does not grant any credit for the use of its services and credit balances in Your account will not bear interest and you shall not treat the Operator as a financial institution.

2.3.9. Unless stated otherwise, all examples provided in the website are provided in Pounds Sterling.

2.3.10. You are only allowed to use our currency exchange function for placing wagers and/or bets via the website. Any unauthorized activity (including speculative trading, hedging or any other currency trading) is not permitted. In the event where 22Bet considers that you are using the website for unauthorized reasons, 22bet shall be entitled to close or suspend your account. In addition, you shall be liable for all claims incurred from that activity and indemnify 22Bet on demand for aforementioned claims.

2.4. Withdrawals/Payouts:

2.4.1. All funds that customer has on his Account will be credited to the customer's personal financial source. Withdrawals from the Account can be transferred back to the primary source which was used for depositing. In case customer used more than one deposit method, the withdrawals will need to coincide with the deposited amounts from each of the payment methods used. All withdrawals are processed within 48 hours once the customer's account is fully verified.

2.4.2. If the Operator mistakenly credits Your Account with winnings that do not belong to You, whether due to a technical or human error or otherwise, the amount will remain property of the Operator and the amount will be transferred from Your Account. If prior to the Operator becoming aware of the error You have withdrawn funds that do not belong to You, without prejudice to other remedies and actions that may be available at law, the mistakenly paid amount will constitute a debt owed by You to the Operator. In the event of an incorrect crediting, you are obliged to notify the Operator immediately by email.

2.4.3. All information required to withdraw funds from your Account can be found under your profile page by clicking your username and "Withdrawal" sections of the Website. Please note that some of the methods may

not be available in some countries. Withdrawals from your Account are made using the same payment method as was used for the deposit.

2.4.4. The Operator may request identification documents for all withdrawals and perform enhanced due diligence in respect to withdrawal of funds which have not been used for wagering. Identification documents shall be: passport, national identity card or driving license.

2.4.5. The Operator will carry out additional verification procedures and the identification of the Customer will be checked for any withdrawal or number of withdrawals which cumulatively amount to or exceed the equivalent of GBP 3,000 and The Operator reserves the right to carry such verification procedures in case of lower withdrawals. All transactions will be checked to prevent money laundering and terrorist financing.

2.4.6. In the event the customer fails to provide us with any of the requested documents within 30 days as of the date of the request, we may confiscate any winnings on the account, return the original deposit or remaining balance (as the case may be), to the customer (subject to reasonable charges) and close the account.

2.5. Account Administration Fee for Dormant Accounts:

2.5.1. Operator will apply an Administration Fee to all accounts that have been 'inactive' for a consecutive period of at least 12 months in accordance with the following procedure. An account is deemed to be 'inactive' during any period in which none of the following actions take place in relation to it: (a) a successful deposit; (b) a Sports bet is placed; or (c) participation in any Casino, Live Casino, Live Games or any other Game provided by Operator.

2.5.2. If your account remains 'inactive' for a continuous period of 12 months then your account shall be deemed to be 'dormant' and, if the balance on your account is zero your account will be closed, and no fee shall apply.

2.5.3. If, on being deemed to be dormant, your account has a positive balance, Operator shall take reasonable steps to notify you using the details you provided during your registration process (or as updated by you).

2.5.4. If your account remains dormant, after a minimum period of 30 days following Operator's first attempt to notify you that your account has become dormant, Operator may deduct a monthly Administration Fee from your account balance of £3 (or currency equivalent) or 5% of your total account balance at the time that it is deemed to be dormant. Operator shall use reasonable efforts to contact you.

2.5.5. The Administration Fee calculated in accordance with 2.5.4. above shall be deducted from your account balance on the expiry of the 30-day notification period mentioned above and every 30 days thereafter at the same rate until the earlier of: (a) your account balance reaching zero when no further Administration Fee shall be deducted and your account will be closed; or (b) you 'reactivating' your account when no further Administration Fee shall be deducted.

2.5.6. You can 'reactivate' your account by: (a) making a successful deposit; (b) placing a Sports bet; or (c) playing/taking part in any Casino, Live Casino, Live Games or any other Game provided by Operator.

2.6. Closing Your Account:

2.6.1. You may at any time, at your discretion, choose to exclude yourself from using any services provided on the Website by following these instructions. You can choose to Time-out or Self-Exclude from gaming for different periods of time. During the exclusion period you will not be able to open or use your account.

2.6.2. Self-exclusion. . You can choose to self-exclude yourself from gaming for a period of six (6) months upwards. You may choose to exclude yourself directly on the Website for any of the following pre-set time periods: 6 months, 1 year, 2 years, 3 years, 4 years or 5 years. You may also contact our support service. Self-exclusion may on request be extended for one or more further periods of at least 6 months. During the

Self-exclusion period you will not be able to use or reactivate your account under any circumstances until the expiry of the self-exclusion period. We will stop all marketing communication as well, meaning you will not receive any marketing information during the self-exclusion period. We will return to You any and all funds from Your Account subject to the deduction of relevant withdrawal charges. At the end of the period chosen by you, self-exclusion remains in place, unless you will take positive action to gamble again.

2.6.3. Once you request for self-exclusion from 22Bet, we will take reasonable steps to ensure that you do not gain access to the 22Bet platform as well as prevent your access to TonyBet OÜ (www.tonybet.co.uk) for the same period of self-exclusion. However, in cases where we are unable to link your accounts on different platforms (22Bet and TonyBet) – we urge you to self-exclude yourself manually from both platforms. In addition, once self-exclusion is applied to TonyBet, you are not allowed to register on 22Bet and vice versa. It is your responsibility to ensure that you do not try to register on TonyBet or 22Bet, or in any other way try to circumvent exclusion mechanisms for the duration of your self-exclusion.

2.6.4. If you request for self-exclusion via GAMSTOP, we will take all reasonable steps to prevent you from accessing your accounts on both platforms. However, due to specific circumstances we might be unable to do so. These circumstances include but are not limited to: 1) the information you provide to GAMSTOP does not match the information you provided while registering on the platform, 2) errors in GAMSTOP operations, which prevent us from accessing the most up-to-date information

2.6.5. Time-out. This option allows you to take a break from gaming for 24 hours / one week / one month or other period as you may reasonably request, up to maximum of 6 weeks. Please take note that if you choose this option, it will come into effect immediately and you will not be able to use your account for the chosen period of time. It will not be possible to reactivate your account until your chosen period has ended. Note that applying this tool will only affect one platform – if you wish to apply a Time-out period for both 22Bet and TonyBet you should do that manually for both platforms.

2.6.6. You ensure that the information you provide to us is accurate and up-to-date. 22Bet is not liable for any errors arising due to incorrect information provided by you, including, but not limited to, us being unable to link your accounts between different platforms due to non-matching information.

2.6.7. If you observe any errors in our self-exclusion mechanism or other player protection tools that we provide, you are obliged to inform us immediately. We shall not be liable for any losses if you fail to inform us about any errors as soon as you are aware of them.

2.6.8. For help and more information about problem gambling please visit https://22bet.co.uk/responsible_gambling .

2.7. Handling of Funds in Accounts which are:

2.7.1. Suspended accounts. A suspended account is an account the access of which is blocked for the customer. In case your account has been suspended due to the breach of Operator's Rules, Operator shall return the balance of the account to you. In case the balance is higher than the deposits made by the you, Operator shall only return the deposits amount to you.

2.7.2. Accounts with unfinished games. In case there's an unfinished game on the suspended account or the account of self-excluded person, you need to contact Operator and request the payment of the outstanding balance once the game has been settled, unless Rule 2.7.1 applies.

2.7.3. Accounts of self-excluded persons. An account of a self-excluded person is an account the owner of which has self-excluded himself / herself in accordance with Rule 2.6. The owner of an account of a self-excluded person must notify Operator of the fact that he / she has self-excluded himself / herself and, as soon as Operator has received the notification from the customer, Operator shall return the balance of the account to the customer.

3. Bonuses

3.1. General Terms and Conditions of Bonuses:

3.1.1. Any bonus offer received by the customer from Operator is personal and valid only for the particular customer unless stated otherwise.

3.1.2. The bonus offer for one customer account shall be applicable only once, provided that the bonus offers and the terms and conditions do not provide for otherwise. Any bonus offer from Operator is valid only one time per customer account, computer, household, IP address and other places with a shared computer (office, library, university, etc.).

3.1.3. In fulfilment of the bonus terms and conditions the customer shall be entitled to freely dispose of his/her own paid in funds and not to comply with the bonus terms and conditions. A customer can withdraw his/her real money balance and/ or deposit at any time. All winnings originating from a bonus offer are to be considered bonus winnings and no payouts of such winnings will be made until the terms and conditions for the bonus are met. Once all requirements of bonus are met, all winnings from bonus are transferred into the real money account of a customer. If a customer does not meet all requirements during given time, the bonus winnings will be cancelled and no transfer into the real money account of a customer will be made.

3.1.4. The bonus shall become valid only if all bonus terms and conditions are fully met as published in the particular bonus offer. If you wish to have removed any bonus credited to you, you need to contact Operator support before wagering any such funds including any deposit connected to the bonus.

3.1.5. Operator shall reserve the right to remove any bonus and winnings that have been obtained by fraud if it is suspected that the bonus offer has been misused.

3.1.6. 22Bet may reclaim any bonuses, free bets, bet credits or anything of similar nature that has been granted by error.

3.1.7. Operator shall reserve the right at any time, at its own discretion, to amend the bonus terms and conditions by giving a prior notice on the website.

3.1.8. If these Rules or the terms and conditions of the bonus offer are breached or there is evidence that a customer or a group of customers has made a series of bets that, due to a bonus, increased earnings, free bets or other offers, guarantees a profit for the customer, whether individually or part of a group, no matter what the results, Operator reserves the right to withdraw the bonus portion of the bonus offers and to settle the bets at the correct odds, or to cancel the free bets and the bets made from deposit bonuses. Operator also reserves the right to take legal action against the customer or customers involved in such fraudulent behavior.

4. Betting Rules

4.1. General Betting Rules:

4.1.1. Any claims and protests on decisions regarding bets must be sent to Operator within 14 days after the event/bet original starting time. Unless Operator will receive the complaints within this time limit, they will be denied. Claims and protests shall be sent to info@22bet.co.uk.

4.1.2. Operator does not allow Customers to cancel any bets already made. It is important that you carefully check your bet before you confirm it. Bets will be valid, subject to meeting the criteria for placing of bets laid down in these terms and conditions, if accepted by the Operator transactions server. Operator is not liable for the settlement of any bets where Operator has not issued a written confirmation of acceptance of the bet or where Operator is unable to display that bet in your profile pages ("Transactions" or "Betting history" pages) of the Website.

4.1.3. Operator reserves the right to refuse to accept any bet. Any already accepted bet can be cancelled by the Operator if it does not comply with the Rules or if there is an obvious misprint from our point. In such circumstances a bet can even be cancelled after the result has been confirmed.

4.1.4. It is against the Rules to make bets on the same match in identical or different combinations to transcend our limits.

4.1.5. We offer single bets on all of our gaming objects, and the odds are guaranteed once you confirm the bet. However, we reserve the right to change the odds on the objects being offered. In any cases, you keep the odds on your confirmed bet even if a change will be made later on.

4.1.6. The maximum number of objects permitted in a parlay is thirty (30).

4.1.7. The maximum and minimum betting amount may vary between different kinds of gaming objects. The maximum betting amount on individual gaming objects can be reduced as bets are being made.

4.1.8. There will be limits on winnings at different levels. The amounts are independent from betting amounts and odds. If a confirmed bets betting amount is exceeding these standards, we will reduce the betting amount.

4.1.9. If there are more winners in an event, the odds will be divided between the number of winners. However, the odds will not be lower than 1.0.

4.1.10. Bets made on non-starting (for example injured participant) will be refunded unless stated otherwise.

4.1.11. We do not accept parlays where two or more objects will affect each other. Even if the customer will have such a bet accepted by mistake, we will cancel such bets afterwards. In such circumstances bets can also be cancelled after the result has been determined. Please be advised that, when we are cancelling such bets, the whole bet will be cancelled, even if parts of them are valid.

4.1.12. We reserve the right to cancel any bets from customers who place money on an event where they are involved as participants, referees, coaches, or similar circumstances.

4.1.13. If a match is suspected of unfair play, Operator reserves the right to keep any payments on hold until event organizer will confirm the results of such event and/or investigation by relevant authorities will be finished. If the unfair play can be verified, Operator has the right to cancel such bets.

4.1.14. Normally bets are open until the official starting time of the event. Sometimes an event starts earlier than first posted, with us being unaware of it, or that we have the wrong starting time. Any bets received after the event start will be cancelled.

4.1.15. In the event of a dispute over the time at which a bet was placed, the time at which it was recorded on the transactional log will be agreed as the time at which the bet was placed. The customer must check the account balance each time the customer logs onto the Website. In the event of a query, it is the customer's responsibility to notify Operator at the earliest opportunity together with the customer's record of transactions since the customer's balance was last verified.

4.1.16. If a match/event is postponed by more than 12 hours from its original starting time, all bets on that match/event will be voided and the stake amount will be refunded to your account. If a match/event is interrupted without an official result, the stake will be refunded unless the match/event is resumed within 12 hours of the original starting time. If there is an official result within 12 hours of original starting time all placed bets will stand. The rule above does not include tennis. Bets on tennis matches will only be cancelled if the match is not completed before the tournament is over.

4.1.17. All Operator's offers are intended for recreational players and Operator may in its sole discretion limit the eligibility of customers to participate in all or part of any promotion.

4.2. Betting Offers

4.2.1. The standard scheme of betting offers shall be as follows:

4.2.1.1. Data on the betting event: preliminary date and time, type of sports, name of the tournament;

4.2.1.2. Name of the first team;

4.2.1.3. Name of the second team;

4.2.1.4. Odds of the outcomes of the betting events and the terms and conditions in relation to the outcomes of the betting event.

4.2.2. The abbreviations typically used in the betting offers:

1 – First team
2 – Second team
X – Draw
1X – First team or draw
2X – Second team or draw
12 – First team or second team

4.2.3. The Operator shall be entitled to make special betting offers to a separate group of Customers (for example, Customers born on the respective day, Customers who registered their accounts on specific date and according to other objective criteria).

4.2.4. Grammatical mistake in the betting offers which does not change the meaning of the terms and conditions of betting cannot be deemed to be a reason for cancellation of the betting.

4.3. Type of Bets

4.3.1. The "single bet" shall mean a bet with one outcome of the betting chosen. The winning shall be established by multiplying the stake amount by the pre-determined betting odds and shall depend only on the correct guess of the outcome of the betting event.

An example of the single bet could be as follows: Suppose that the betting offers include around 100 sports betting events and the Customer chooses one event Barcelona - Real M. and wants to place a bet for the victory of Barcelona. The betting odds set for the victory of Barcelona in the betting offers are 3.3. This means that in case of placing a bet of GBP 10 for the victory of Barcelona and if Barcelona wins, the Customer would win GBP 33 ($10 \times 3.3 = 33$).

4.3.2. The "combined bet" shall mean a bet with more than one outcome of the betting event chosen. A combined bet shall be deemed to be successful if all outcomes of the betting event included in the combined bet are correctly guessed. In case of a combined bet, the Customer may choose from 2 to 30 outcomes of the betting event. If at least one guess indicated in the betting slip is incorrect, it shall be deemed that the Customer has lost the total combined bet and no winning including the stake amount shall be disbursed to him. When calculating the winning the stake amount shall be multiplied by the total (multiplied with each other) betting odds of the chosen outcomes of the single betting events included in the combined bet. The events determining each other cannot be combined. The events determining each other shall be such betting events where the outcome of one betting event has a direct impact on the outcome of the other betting event (for example, the following outcome of the betting events cannot be combined: outcome "Žalgiris will become the champion of the Lithuanian Basketball League (LKL)" and the outcome "Žalgiris will win in the semi-finals of the Lithuanian

Basketball League (LKL)", since the above events determine each other, i.e. Žalgiris cannot become a champion if it is defeated in the semi-finals of the Lithuanian Basketball League (LKL)").

An example of the combined bet could be as follows: Suppose that the Customer has chosen three betting events: Barcelona – Real M., Juventus – Inter and Žalgiris – FBK Kaunas. From the point of view of the Customer, the home teams should be the winners (the home teams are indicated first in all betting events). The betting odds of Barcelona are 3, the betting odds of Juventus are 2, and the betting odds of Žalgiris are 3. If the Customer places a bet of GBP 10 and the Customer is successful, the stake amount shall be multiplied by the product of the betting odds. In case of correct guess of all outcomes of the betting event, the Customer's winning would be GBP 180 ($10 \times (3 \times 2 \times 3) = 180$); if the guess of at least one is incorrect, the Customer shall lose and the stake amount shall belong to the Operator.

4.3.3. The "systemic bet" shall mean a bet with more than one outcome of the betting event chosen. In case of a systemic bet, each outcome of the betting event shall be at least once linked to another outcome. The winning shall be determined by adding up the winnings for all guessed outcomes. The number of betting events and the number of possible not guessed outcomes shall be chosen by the Customer. The bet shall be characterized by the following parameters:

- 1) the number of betting events which may not be lower than 3;
- 2) the number of possible mistakes.

An example of the systemic bet could be as follows: Suppose that the Customer has chosen a systemic bet "2 of 3". This shall imply that the systemic bet includes 3 betting events and the bet may be successful if the Customer makes not more than one mistake. Thus, for example, in case of a systemic bet for the betting event Barcelona – Real M. the victory of Barcelona with the odds 2.5 is chosen (Outcome A), in the betting event Juventus – Inter the victory of Juventus with the odds 3.0 is chosen (Outcome B) and in the betting event Žalgiris – FBK Kaunas the victory of Žalgiris with the odds 4.0 is chosen (Outcome C); in case of choosing the system "2 of 3" and placing a bet of GBP 1 for each combination, the maximum possible winning shall be as follows: $(\text{Outcome A} \times \text{Outcome B}) \times \text{GBP } 1 + (\text{Outcome B} \times \text{Outcome C}) \times \text{GBP } 1 + (\text{Outcome C} \times \text{Outcome A}) \times \text{GBP } 1 = (2.5 \times 3.0) \times \text{GBP } 1 + (3.0 \times 4.0) \times \text{GBP } 1 + (4.0 \times 2.5) \times \text{GBP } 1 = \text{GBP } 7.5 + \text{GBP } 12 + \text{GBP } 10 = \text{GBP } 29.5$. If the Customer fails to guess at least one event, the odds of the outcome of each not guessed betting event shall be deemed to be equal to 0. For example, in case of a systemic bet, the Customer has failed to guess Outcome A, then the winning for the above bet shall be as follows: $(\text{Outcome A} \times \text{Outcome B}) \times \text{GBP } 1 + (\text{Outcome B} \times \text{Outcome C}) \times \text{GBP } 1 + (\text{Outcome C} \times \text{Outcome A}) \times \text{GBP } 1 = (0 \times 3.0) \times \text{GBP } 1 + (3.0 \times 4.0) \times \text{GBP } 1 + (4.0 \times 0) \times \text{GBP } 1 = \text{GBP } 12$. If the Customer fails to guess two events in the system "2 of 3", the Customer shall lose the systemic bet.

4.3.4. The "conditional bet" shall mean a bet with one outcome of the betting event chosen where such outcome is linked to the additional condition upon occurrence of which the incorrect guess of the outcome of the betting event shall not be deemed to be a failure of the Customer (the betting odds shall be equivalent to 1 and the Customer may recover the stake amount within 45 calendar days from the date of emergence of the additional condition). In case where the Customer guesses the chosen outcome of the betting event, his/her winning shall be determined as in case of a single bet, i.e. by multiplying the stake amount by the pre-determined betting odds, i.e. the winning shall depend on the correct guess of the outcome of the betting and the additional condition shall be irrelevant.

An example of the conditional bet could be as follows: Suppose that the Customer chooses the event Barcelona - Real M. with the additional condition "Barcelona will score 2 goals" and wants to place a bet for the victory of Barcelona. The set betting odds for the victory of Barcelona in the betting offers are 3.3. This implies that if the Customer places a bet of GBP 10 for the victory of Barcelona and Barcelona wins, he/she would win GBP 33 ($10 \times 3.3 = 33$). In case of success of Real M., the Customer would lose. If Real M. wins, but the additional condition, i.e. "Barcelona will score 2 goals" occurs, the Customer shall not be deemed to have lost and may recover the stake amount.

4.3.5. The “stop bet” shall mean a bet with more than one outcome of the betting chosen (combined bet) with the possibility to cash out of the winning which shall be disbursed after applying additional winning reducing odds (reduction odds), before all outcomes of the betting chosen in the combined betting become evident, i.e. if the Customer guesses one outcome or several outcomes of the betting in case of a combined bet (before any of the outcomes chosen by the Customer in the combined bet which he has failed to guess becomes evident), until the moment of the start of the event(s) in which the outcome(s) of the betting events chosen by the Customer in the combined bet which were not clear become(s) evident, the Customer may stop the combined bet (the betting odds of the outcomes of the betting events chosen by the Customer in the combined bet which are not clear yet shall be equivalent to 1 and the betting shall be deemed to be cancelled) and cash out the winning which is equivalent to the total result of the product of the betting odds included in the combined bet (multiplied by each other) multiplied by the reduction odds which shall depend on the number of outcomes chosen in the combined bet which are still not clear after stopping the bet:

If 1 outcome remains unclear, the reduction odds shall be equal to 0.9;

If 2 outcomes remain unclear, the reduction odds shall be equal to 0.8;

If 3 outcomes remain unclear, the reduction odds shall be equal to 0.7;

If 4 outcomes remain unclear, the reduction odds shall be equal to 0.6;

If 5 and more outcomes remain unclear, the reduction odds shall be equal to 0.5.

If, before stopping the betting event, at least one of the guesses of the Customer about the outcomes of the betting events in a combined bet is incorrect, the Customer shall not be entitled to make use of the possibility to stop the combined bet and shall be deemed to have lost the whole combined bet and no winning including the stake amount shall be disbursed to him/her. If the Customer fails to make use of the possibility to stop the combined bet, the stop bet shall be deemed to be equivalent to the combined bet and shall be deemed to be won if all outcomes of the betting events included in the combined bet are guessed (in case of this bet, the winning shall be calculated under the same procedure as in case of a combined bet). The stop bet shall be applicable in the Operator when it becomes possible in technical terms and after publishing this on the Operator's website and in the Operator's betting stations.

An example of the stop bet could be as follows: Suppose that the Customer chooses three betting events: Barcelona – Real M., Juventus - Inter and Žalgiris - FBK Kaunas. The Customer chooses that the home teams should be the winners (the home teams are indicated first in all betting events) in the above betting events and the Customer places a bet of GBP 10 for the above combination. The betting odds of Barcelona are 3, the betting odds of Juventus are 2, and the betting odds of Žalgiris are 3. The chosen betting events take place in the following order: Barcelona - Real M., Juventus - Inter and Žalgiris - FBK Kaunas.

If after the betting event Barcelona - Real M. the winners are Barcelona (the betting events Juventus - Inter and Žalgiris - FBK Kaunas must be not started), the Customer shall be entitled to stop the bet without waiting for the outcome of the betting events Juventus - Inter and Žalgiris - FBK Kaunas (the betting odds of the outcomes of the betting events shall be equivalent to 1 and the betting shall be deemed to be cancelled), cash out the winning which would be equal to GBP 24 $((10 \times 3) \times 0.8 = 24)$.

If after the betting events Barcelona - Real M. and Juventus - Inter the winners are Barcelona and Juventus teams (the betting event Žalgiris - FBK Kaunas must be not started), the Customer shall be entitled to stop the bet without waiting for the outcome of the betting event Žalgiris - FBK Kaunas (the betting odds of the outcomes of the betting events shall be equivalent to 1 and the betting shall be deemed to be cancelled) and shall cash out the winning which would be equal to GBP 54 $((10 \times (3 \times 2)) \times 0.9 = 54)$.

If all outcomes of the betting events are correctly guessed, the Customer's winning would amount to GBP 180 $(10 \times (3 \times 2 \times 3) = 180)$. If the Customer fails to guess any of the outcomes and does not make use of the possibility,

he/she shall be deemed to have lost the combined bet and no winning including the stake amount of GBP 10 shall be disbursed to him/her.

4.4. Other Possible Options of the Outcomes of Betting Events

4.4.1. The possible options of the outcomes of betting events shall be published in the betting offers.

4.4.2. The options of the outcomes of betting events typically used in the betting offers shall be as follows:

4.4.2.1. The “handicap” shall mean an option of interpretation of the outcome of the betting event where, after the outcome of the betting event, the respective number (goals, scores etc.) is added to (if the sign “-“ is indicated, the respective number should be deducted) the final result of the chosen team or participant. The following options of handicap shall be distinguished:

4.4.2.1.1. The “Asian handicap” shall mean an option where, in case of choosing the option of interpretation of the outcome of the betting event “Asian handicap” where after the outcome of the betting event the respective handicap (goals, scores etc.) is added to (if the sign “-“ is indicated, the respective number should be deducted) the final result of the chosen team or participant. If after summing up the result of the betting event with the handicap, the result of the betting event (including the handicap) is to the benefit of the chosen team or the participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team or participant, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet shall be deemed to be equal to 1 (one).

(Example) If in case of a match Žalgiris (Kaunas) - Lietuvos Rytas (Vilnius) the Customer chooses the handicap of Žalgiris (Kaunas) (3), if the match ends up with the result 75:72, the Customer betting slip shall win, since, taking into account the handicap for the benefit of the chosen team the result would be 78:72. If the result of the match is 75:80, the Customer betting slip shall lose because, taking into account the handicap, the result would be favourable to the opposite team, i.e. 78:80. If the match ends up with the result 75:78, the bet would be equivalent to 1 (one) because, taking into account the handicap, the match would end in a tie, i.e. 78:78.

4.4.2.1.2. The “three outcome handicap” shall mean an option of interpretation of the outcome of the betting event “three outcome handicap” where, after the outcome of the betting event, the respective handicap (scores etc.) is added to (if the sign “-“ is indicated, the respective number should be deducted) the final result of the chosen team or participant. If after summing up the result of the betting event with the handicap, the result of the betting event (including the handicap) is beneficial to the chosen team or the participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team or participant, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet for a draw with the chosen handicap shall win.

(Example) If in case of a match Arsenal - Liverpool the Customer chooses the handicap of Arsenal (-1) and if the match ends up with the result 2:0, the Customer betting slip shall win, since, taking into account the handicap to the benefit of the chosen team the result would be 1:0. If the result of the match is 1:1, the Customer betting slip shall lose because, taking into account the handicap, the result would be favorable to the opposite team, i.e. 0:1. If the match ends up with the result 2:1, the Customer betting slip shall lose because, taking into account the handicap, the match would end in a tie, i.e. 1:1.

4.4.2.1.3. The “double Asian handicap” shall mean an option where, in case of choosing the option of interpretation of the outcome of the betting event “double Asian handicap” where, after the outcome of the betting event, the respective handicap is added to (if the sign “-“ is indicated, the respective handicap should be deducted) the final result of the chosen team or participant and the stake amount is divided into two equal parts. For example, in case of offering “double Asian handicap” (-1,-1.5) and a bet of GBP 100 for such outcome is placed, it shall be deemed that a bet of GBP 50 is placed for the handicap (-1) and a bet of GBP 50 is placed for the handicap (-1.5). Since “double Asian handicap” is a double offer, the final winning odds may be lower than 1 and the winning amount may be lower than the stake amount. If, after summing up the result of the betting event with the handicap, the result of the betting event (with the handicap) is to the benefit

of the chosen team or participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet shall be deemed to be equal to 1 (one).

(Example) A bet of GBP 100 for the betting event Arsenal - Chelsea for the "double Asian handicap" (-1,-1.5) of the team Arsenal with the odds 1.8 and the result of the match is 2:1. In such case, a bet of GBP 50 for the handicap of Arsenal (-1) shall be equal to 1, whereas a bet of GBP 50 for the handicap of Arsenal (-1.5) shall be deemed to be lost. A winning of GBP 50 shall be disbursed.

4.4.2.2. The "total" shall mean that in case of choosing the option of interpretation of the outcome of the betting event "total", the number of goals (scores, seconds etc.) during the betting event that has occurred shall be counted.

4.4.2.3. The "Asian total" shall mean that in case of choosing the option of interpretation of the outcome of the betting event "Asian total", the number of goals of the participants during the event shall be counted and the stake amount shall be divided into two equal parts. For example, if the offered "Asian total" is higher than (2, 2.5) and a bet of GBP 100 is placed for such outcome, it shall be deemed that a bet of GBP 50 for "total" shall be higher than (2) and a bet of GBP 50 for the "total" shall be higher than (2.5). If the number of goals during the match is higher than the value of "total", the bet shall be deemed to be successful, if the number of goals is lower than the value of "total", the bet shall be deemed to be lost; if the number of goals is equal to the value of "total", the stake amount shall be deemed to be equal to 1 (one). As "Asian total" is a double offer, the final winning odds must be lower than 1 and the winning amount must be lower than the stake amount.

(Example) A bet of GBP 100 for the event Arsenal - Chelsea for the "Asian total" (2, 2.5) with the odds 1.9 and the result of the match is 2:0. In such case, a bet of GBP 50 for the "total" (2) shall be equivalent to 1 and a bet of GBP 50 for "total" (2.5) shall be lost. The winning of GBP 50 shall be disbursed.

4.4.2.4. The "individual total" shall be an option where the procedure for guessing the option of interpretation of the outcome of the betting event is the same as in case "total", but only for one team or a separate participant of the betting event.

4.4.2.5. The "advance" shall mean a placing of bet in tournaments where the event consists of several matches and it is offered to guess which team (person) advances to the next stage.

4.4.2.6. The "comparison" shall mean a guess that one team (Participant of the match) will perform better (more effective) than the other one, or that one match will be more effective than the other match.

4.4.2.7. The "half time/match" shall mean an option where it is offered to guess the outcome of the first part of the match and the end of the match.

4.4.2.8. The "will/will not score (or yes/no)" shall mean an option where it is offered to guess if the particular team scores a goal during the respective football, ice hockey, polo or other match in which goals are scores and the time limit within which the first goal or the last goal will be scored with one team chosen or in all matches. It shall be offered to guess for the whole match or for the particular time interval, for example, that the first goal will be scored within the time period from 1 to 30 min.

4.4.2.9. The "home/guest (or host or home/road)" shall mean an option where it is offered to guess several betting events that are summed up. The "home" team shall include the teams of a separate championship, tournament that play at home. The "guest" team shall include all teams of a tournament, championship that play outside their state. The "home" team shall be indicated as first in the betting offers and the betting slip. For example, the "handicap" of home/guest scores, the "individual total" of the home/guest teams, "total" of the home/guest teams.

4.4.2.10. The "range" shall mean an option where it is offered to guess the result of the betting event which would fall within the range of results indicated in the betting offers.

4.4.2.11. The “additional betting event offers” shall mean additional outcomes “total”, “handicaps”, “individual total”, “half time/match” “first match quarter” and other possible options of the outcome of the betting event.

4.5. Sports Betting Thresholds and Odds

4.5.1. The main principles of formation of the betting odds shall be as follows:

4.5.1.1. The betting odds shall range from 1 to 15,000. In case of a combined bet, the maximum betting odds shall be 7,500.

4.5.1.2. The greater the mathematical probability of guessing the outcome of the betting event, the lower the betting odds shall be. The lower the mathematical probability of guessing the outcome of the betting event, the greater the betting odds shall be applicable.

4.5.1.3. Lower odds shall be set for the favorite of the event and higher odds shall be set for the outsider of the match.

4.5.1.4. The odds shall be increased by reducing the customer’s probability of guessing the outcome of the betting event by means of a handicap. The odds shall be reduced by increasing the Customer’s probability of guessing the outcome of the betting event by means of handicap.

4.5.2. The minimum stake amount for the outcome of one single bet or combined betting event and in the same combination of the systemic bet shall be £1 (one pound).

4.5.3. The maximum stake amount may be separately set for each type of sports, championship or other betting event or each bet separately in the betting offers.

4.5.4. If the combination includes the outcomes of the betting events with different maximum amounts, the maximum amount of such bet shall be the lowest maximum stake amount in the chosen combination.

4.5.5. The Operator shall be entitled to reduce the maximum stake amounts for an individual Customer. The Operator shall be entitled to restrict participation in remote gaming for the persons who breach the provisions of the Regulation or play in a bad faith manner. The Operator shall also be entitled to limit the maximum stake amount for such players without any further notice.

4.6. Cancellation of the Bet and Main Rules of Determining the Outcomes of the Bet

4.6.1. In the event of cancellation of a bet, the betting odds shall be deemed to be equivalent to 1 and the stake amount shall be repaid to the Customer.

4.6.2. The bet shall be cancelled if the betting event has not occurred. The betting event shall be deemed to have not occurred if it has not actually occurred irrespective of whether it had to occur or did not have to occur. The betting event shall also be deemed to have not occurred if it does not meet the terms and conditions set out in Paragraph 4.6.6. hereof.

4.6.3. The bet shall be cancelled if the participant of the betting event for which/whom the bet was placed has not participated in the betting event. The bet shall also be cancelled if the participant has not participated in the betting event despite the fact that his participation was published in the betting offers including the cases where the name, surname, gender (where the participants of the events are men, no reference shall be provided; where the participants of the event are women, the reference “Women” shall be additionally inserted in the betting offers), age group (indicated in case of participation of young athletes or veteran athletes) of the participant(s) of the betting event was not indicated or was incorrectly indicated or the disability of the participants of the betting event was not indicated in the betting offers as a result of a mistake.

4.6.4. The bet shall be cancelled in case of a technical winning or loss by reason that at least one of the participants of the event has not participated in the event (for example, the team has failed to be present at the match etc.).

4.6.5. The bet shall be cancelled if the betting event operator amends the regulation of the event (for example, changes the duration of the match, the number of Customers etc.).

4.6.6. The bet shall be cancelled if the Customer has placed his/her bet or the Operator has accepted his/her bet after the beginning of the betting event. In case of live betting, the bet shall be cancelled only in case where the Customer has placed his/her bet or the Operator has accepted his/her bet after the outcome of the event is clear (for example, bets for the winner of the first half shall be cancelled if the bets are placed already well after the end of the first half). In all cases, bets shall be cancelled if the Customer has placed his/her bet or the Operator has accepted his/her bet well after the end of the betting event. If the start of the betting event does not coincide with the information published in the official sources of information, the actual start of the event shall be deemed to be the start of the bet.

4.6.7. The bet shall be cancelled if the event does not occur within 12 hours from the start time of the event published by the betting event operator, except in cases where the betting operator indicates the duration of the event which is longer than one day (for example, snooker, cricket) unless the present Regulation provides for otherwise.

4.6.8. For convenience of the Customers, the betting offers shall first (1) indicate the host/home team, and second (2) the guest team. This shall not constitute grounds for cancellation of the bet unless indicated otherwise.

4.6.9. In the event of cancellation of a combined or systemic bet, only the betting odds of the particular betting outcome shall be changed; whereas the betting odds of other outcomes included in the combination shall not be subject to change.

4.6.10. In case of bets for sports matches, all betting outcomes shall be set with regard to the regular time of the match, unless the present Regulation provides for otherwise. If the Operator offers to place a bet only for two outcomes of the bet (1 – first team, 2 – second team), i.e. the Operator does not offer to place a bet for X, i.e. draw, only outcome 1 (first team) and outcome 2 (second team) of the betting event shall be set with regard to the time of the whole match (i.e. the watch time with extensions) and all other outcomes of the betting event shall be established with regard to the regular time of the match (i.e. the match time without extensions), unless the present Regulation provides for otherwise.

4.6.11. The betting events shall be deemed to have occurred despite the fact that they have not actually finished if match has already lasted at least:

Football – 60 min.

Basketball (NBA) – 40 min.

European basketball or in case of playing according to the FIBA and WNBA rules – 35 min.

Ice hockey (NHL) – 54 min.

European ice hockey – 50 min.

American football – 50 min.

Baseball – For result purposes: 5 innings, but for the outcomes of the betting event “total” and “handicap” – at least 9 innings.

Handball – 50 min.

4.6.12. Bets for the outcomes “home/guest” shall be accepted for the number of matches indicated in the betting offers. If one of the matches does not occur, the bet shall be cancelled.

4.6.13. In case of bets with the betting outcome “home/guest”, the scores (goals and other results) of the home and guest teams during the match time indicated in the betting offers shall be calculated. Bets with the outcomes “home/guest” shall be accepted only before the start of the first match.

4.6.14. The outcome of the betting event “advance” shall be determined according to the final result of the match and only after the end of a series of matches (if any).

4.6.15. In pursuance of ensuring fair betting, if the Customer places a combined bet with the combination of the events determining each other and the Operator erroneously accepts such bet, such bet shall be cancelled.

4.6.16. If a betting event is terminated and does not occur within 12 hours from the start of the event, the bets for the outcomes of the bet which have not occurred as a result of termination of the event or may be influenced by the continuation of the match shall be cancelled. The bets for the outcomes of the bet that have occurred before termination of the event or are not influenced by the continuation of the match, shall be accepted. The provisions of the present paragraph shall not be applicable to the events provided for in Paragraph 81 hereof.

4.6.17. If several participants of the betting event or outcomes are published as the winners of the betting event, the winning amount shall be calculated by dividing the betting odds indicated in the betting slip from the number of the successful participants or outcomes. The recalculated betting odds cannot be lower than 1.

For example, in case where several participants or outcomes of the betting event are recognized as successful, the first Customer chooses the outcome “Maze, Tina (SLO) will rank first” in the women's alpine skiing downhill category in the Winter Olympic Games with the betting odds 3.4 and places a bet of GBP 10. Meanwhile, the second Customer chooses the outcome “Gisin, Dominique (SUI) will rank first” with the betting odds 8 from the betting offers and places a bet of GBP 10. At the end of the competition, Maze, Tina (SLO) and Gisin, Dominique (SUI) are recognized as the winners with the equal results 1:41:57 (distance coverage time) and they are awarded with the Olympic gold medals. As there are two winners, the winnings are disbursed to both Customers, but 2 times lower odds are applicable: GBP 17 ($1.7 \times 10 = 17$) for the first Customer and GBP 40 ($4 \times 10 = 40$) for the second Customer.

4.7. Other Special Cases

4.7.1. Where the Operator is not convinced of reliability of the outcome of the betting event published in the official sources of information, it shall be entitled to defer confirmation of the result up to 3 (three) working days. The Operator shall publish this in website. Upon expiry of the period of deferral, the winning shall be disbursed in accordance with the adjusted data available in the official sources of information or, where such adjustments are not available, according to the original data.

4.7.2. If the outcome of the betting event (a complaint has been lodged) is contested before publication of the original match record (statistical data published immediately after the match), disbursements of all related winnings shall be deferred to the date of examination of the opposition (complaint).

4.7.3. In case of cancellation or change of the result of the betting event (for example, due to disqualification of a team or a Customer, officiating, amendments to the terms and conditions etc.), the original result that has been published before contesting it shall be deemed to be the valid result of the betting event.

4.7.4. If the Operator makes a mistake in accepting the bet placed by the Customer and finds out about such mistake before or after the start of the betting event, the bet shall be cancelled. A mistake of the Operator shall be deemed to include (but shall not be limited to) the following cases: (i) setting the betting odds which is obviously erroneous; (ii) a comma is missing; (iii) where due to a technical error in live betting the betting odds in the betting offers are not updated and does not reflect the real course of the match; (iv) the positive sign is reversed with the negative sign; (v) the additional betting event offers do not meet the main offers of the outcomes of the same event (winner, handicap, total etc.); (vi) the odds of the outcome significantly differ from the odds of the same outcome in the offers of other betting operators (e.g. Bet365, Pinnacle, etc.).

4.7.5. Any errors or malfunctions in the gaming product will void all applicable stakes and returns.

4.8. Separate Types of Bets

4.8.1. If the provisions concerning operation of a betting event envisaged in the present section hereof are contrary to the general provisions, the betting operation provisions set out in the present section hereof shall prevail.

Live Betting

4.8.2. In case of live betting, bets on the outcomes of the betting event with the possible option "handicap" may be presented in the following two ways:

4.8.2.1. Indicating two possible outcomes: "first participant handicap" and "second participant handicap".

4.8.2.2. Indicating three possible outcomes: "first participant handicap", "draw with handicap" and "second participant handicap".

If, in case of live betting, two possible outcomes of the betting event are offered and the result of the handicap indicated in the betting offers is achieved, the bet shall be cancelled. If, in case of live betting, three possible outcomes of the betting event are offered and the result of the handicap indicated in the betting offers is achieved, the bet "draw with handicap" shall be deemed to be successful and the bets "first participant handicap", "second participant handicap" shall be deemed to have lost.

Tennis

4.8.3. The player who wins the games in a tennis match shall win the set. The player who wins the sets in accordance with the procedure prescribed in the tennis match regulation shall win the match.

4.8.4. If one of the players in a tennis match fails to finish the match, the bets for the winner of the match and the bets for the tennis statistics (aces, double faults, pass speed etc.) and the outcomes of the bets that have not occurred before termination of the event, or that could be influenced by continuation of the match, shall be cancelled. The bets for the tennis statistics (aces, double faults, pass speed etc.) and the outcomes of the bets that have occurred before termination of the event, or which are not influenced by continuation of the match, shall be accepted. (For example, the tennis match ATP Tour. Masters Series. Rome, ITA (Clay) Nadal, Rafael (ESP) - Federer, Roger (SUI) were terminated when the result was 6:4 1:6 0:3 because Nadal, Rafael (ESP) refused to continue the match due to a trauma. The bets for the outcomes 1.2, third set winner 2, game total under 24.5, second participant game handicap 2.5 shall be cancelled. The bets for the following outcomes: second set winner 1, game total over 22.5, first participant game handicap -1.5, first participant set handicap 1.5, shall be accepted).

4.8.5. If any one of the participants of the betting event has not started playing the scheduled tennis match (for example, due to disqualification, trauma etc.), the bet shall be cancelled.

4.8.6. If in the course of the tournament a tennis match is terminated and not finished on the same day and is postponed, the outcome of the match shall be determined when the match is finished in the tournament (except for the cases where the place of the match is changed. In such case, the bet shall be cancelled). In case where in the course of the tournament a tennis match is terminated or not finished on the same day and is postponed and one of the participants refuses to participate in the bet, the bet shall be cancelled. If a tennis match is terminated and not finished on the same day, the Operator shall be entitled to offer to place new bets again (the bets that have already been placed shall remain valid, except for the cases of cancellation thereof set out in the Regulation) despite the fact that the match has already started, i.e. offer to place bets for the outcome of the bet as a new event indicating the result that was recorded at the moment of termination or early finishing of the match in the betting offers.

4.8.7. If one of the participants refuses to take part in the tennis doubles match (i.e. does not appear on the tennis court) or in doubles match one player is substituted by another player, the bet shall be cancelled.

4.8.8. Bets are not annulled in case of a team's line-up change in tennis if these teams' titles were specified in the betting selection.

4.8.9. The bet shall not be influenced by the cover on which the tennis match takes place (even if different cover is indicated in the betting offers).

4.8.10. If after an even number of sets in the tennis match the result is a tie and the championship-like "tie-break" (10 scores with the final handicap of two scores achieved by one of the tennis players/teams) is played in the decisive set to identify the winner, the results of the decisive set shall be deemed to be equal to the game results.

4.8.11. If for any reason the tennis match is postponed for more than 12 hours, all bets shall remain valid until the end of the match or tournament.

Football

4.8.12. The time added by the referee shall be included in the regular time of the football match in the bet.

4.8.13. Bets with the outcomes "handicap", "total", "range" and all additional statistics shall be possible only for the regular time of the football match.

4.8.14. If in the course of the match two yellow cards are issued against the player resulting in a red card being issued against the player, both yellow and red cards shall be counted. If a red card is not immediately issued, only the yellow card shall be counted.

4.8.15. 11-metre penalty kicks after extensions of the match to decide an overall winner of the match shall not be considered as 11-metre penalty kicks in the betting event and also shall not be counted as the penalty-kicks taken by the player towards the result that was recorded before the above series of penalty kicks took place to determine the final result of the match.

4.8.16. No own goals shall be counted in the betting event, i.e. it shall not be deemed that the player has scored the goal.

4.8.17. Cards shown to players/participants who are not at that time on the football field (for example, managers of the team, coaches, substitute players) shall not be counted.

Basketball

4.8.18. All outcomes of the betting event in basketball matches shall be set with regard to the total time of the match (including all extensions), except for the cases where the Operator offers to place a bet for a draw at the end the regular time of the match with the insertion "regular time" (abbreviation REG) in the betting offers. In case where the Operator also offers to place a bet for a draw at the end of the regular time of the match in the betting offers, the main outcomes of the bet (1, X, 2, 1X, 2X, 12) in such match shall be set only with regard to the regular time of the match; all other outcomes of the bet including the outcomes in relation to statistical data shall be set according to the total time of the match.

4.8.19. If a technical foul is imposed on the team already before the start of the match (for example, a hoop has been broken, the team has delayed to appear on the court, a fight before the match and a technical foul has been imposed on the team etc.), the outcome of the bet "first score" shall remain applicable.

4.8.20. In cases where the game is extended not due to a draw in the basketball match but because this is required by the regulation of the tournament, the outcomes shall be recorded with regard to the result of the regular time of the match. In such match, bets for statistical indicators shall include the time of extensions.

4.8.21. In cases where the basketball match is not extended despite a draw at the end of the regular time (e.g. friendly match), the result at the expiry of the regular time of the match shall be recorded. In such cases, the odds of the bets for the outcomes 1 and 2 (final winner of the match) shall be deemed to be equal to 1. All other outcomes shall remain valid.

4.8.22. The result of the second half of the match and the fourth half of the match shall not include the result of the extended time in the betting offers.

4.8.23. In case of placing bets for the range of the scores, the outcomes shall be recorded with regard to the result of the regular time of the match.

Baseball, American Football

4.8.24. In case of placing a bet for baseball or American football, a bet for the total time of the match (i.e. including extensions) shall be accepted.

4.8.25. If a baseball match (MLB (Major League Baseball)) does not take place on the date indicated in the betting offers, the bet shall be cancelled.

4.8.26. A baseball (MLB) match which shall take place twice (with the same teams) shall be referred to as G1 match (first day match) and G2 match (second day match) in the betting offers and both match shall be subject to the same set start time of the match, i.e. the start time of the first match, namely G1.

4.8.27. The starting pitchers shall not be indicated in the betting offers (MLB) and any changes in the starting pitchers shall have no impact on the bets.

4.8.28. In case of a draw in the Japanese baseball match, the bet shall be cancelled only for the outcome "Winner".

Formula 1, Auto-Moto Race

4.8.29. The winner of the race in the outcome of the bet "winner of the race" shall be the racer who ranks first according to the original classification record published after the race.

4.8.30. The place of the racer in the outcome of the bet shall be determined according to the race record.

4.8.31. As for the outcome of the race "the best performer", the racer who ranks higher in the final classification (according to the original record published immediately after the race) shall be deemed to have performed better. If both racers fail to cover the distance, the racer who covers more circuits shall be deemed to have performed better. If both racers fall out in the same circuit, the bet shall be cancelled.

4.8.32. In the outcome of the bet "will cover/will not cover the distance" it shall be offered to guess if the racer will cover the distance without falling out the race. A racer shall be deemed to have covered the distance if he/she has been qualified.

4.8.33. In the outcome of the bet "quickest circuit" it shall be offered to guess which racer will be the first to cover the circuit.

4.8.34. In the outcome of the bet "safety car" it shall be offered to guess if the car limiting the speed in the race appears (not appears). In this case, some racers lose the gained advantage, i.e. if there was a gap of time between one racer and another racer and they catch up with each other and a safety car appears after an incident on the route, they must follow one another without the possibility to overtake until the safety car leaves the race route. Leaving of a safety car shall not have an impact on the bet. In cases where a safety car takes part in the start of the race (for example, due to poor weather conditions) and in case of restart of the race (if

the race was suspended), this shall not be deemed to be an appearance of the safety car within the meaning of the present paragraph.

4.8.35. If a racer starts in the main race (not qualifying racing), the race shall not be affected by further obstacles (for example, if the racer is involved in an accident, a race car breaks down etc.) due to which the racer cannot continue the race.

4.8.36. If a Formula 1, auto-moto race is suspended and not restarted within 48 hours the bet shall be cancelled.

Ice Hockey

4.8.37. In case where the Operator offers to place a bet for the winner of the ice hockey after expiry of the regular time of the match, the winner of the ice hockey match shall be determined with regard to the regular time of the match (60 min.) excluding extensions and a serious penalty kicks (the regular time shall be 60 min. excluding extensions and penalty kicks).

4.8.38. In case where the Operator offers to place a bet for the winner of the ice hockey match after expiry of the total time of the match in the betting offers, the winner of the ice hockey match shall be established with regard to the regular time of the match including extensions, but excluding a series of penalty kicks (the total match time shall be the regular time including extensions).

4.8.39. In case where the Operator offers to place a bet for the winner of ice hockey match for the final time of the match, the winner of the ice hockey match shall be established with regard to the regular time of the match and a series of penalty kicks (the final time of the match shall mean the regular time with extensions and penalty kicks).

4.8.40. Bets for the ice hockey matches with the outcomes "handicap" and "total" shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

4.8.41. The outcomes of the bet for the precise score of the match and the last goal of the match or that the teams will score at least one goal in the ice hockey match shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

4.8.42. The outcomes of the bet for statistical data (goals, penalty minutes, goals scored by the players, successful passes, performance) in the ice hockey match shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

Biathlon, Skiing, Ski Jumping and Alpine Skiing

4.8.43. It shall be offered to guess which athlete (team) performs better, ranks higher in the final match record. If athletes (teams) fall out of the match at different stages of the competition, the winner shall be deemed to be the athlete (team) that covers more stages of the match. Both athletes (teams) must start the competition. If either athlete fails to start the competition, all related bets shall be deemed to be equivalent to 1.

5. Cash-out

5.1. General Cash-Out Rules:

5.1.1. The cash-out shall mean the customer's action where he/she accepts the Operator's offer: (a) to withdraw a part of the winning or (b) withdraw a part of the stake amount.

5.1.2. The Operator shall be entitled to offer to customers to cash out the stake amount. The particular betting events and bets subject to cash-out shall be determined at the Operator's discretion in each particular case and marked with special cash-out visual means on the website.

5.1.3. Each cash-out offer placed by the Operator shall state the particular part of the winning or part of the stake amount that may be cashed out by the customer. The terms and conditions of the cash-out offer made by the Operator shall vary depending on the course of the betting event, information on the start of the betting event or another factor. Should the customer accept the particular cash-out offer of the Operator, the offer shall be forthwith fulfilled without any changes.

5.1.4. The Operator shall be entitled to put forward partial cash-out offers to the customers. The partial cash-out shall mean a cash-out of the stake amount where only a part of the stake amount chosen by the customer is used for cash-out. The part of the stake amount not chosen by the customer shall be subject to the terms and conditions under which the bet was placed and the partially cashed out amount shall be subject to the provisions of Paragraph 5.2.5. or Paragraph 5.2.6. hereof.

5.1.5. If the customer accepts the Operator's cash-out offer by withdrawing a part of the winning and the Operator approves such action of the customer, the part of the winning with which the customer agreed by accepting the particular offer of the Operator shall be immediately transferred to the customer account. In this case the customer shall lose the possibility to win the remaining amount of possible winnings under the bet. In this case, a part disbursed to the customer shall at all times be higher than the stake amount of equivalent amount.

5.1.6. If the customer accepts the Operator's offer to cash out the stake amount by withdrawing a part of the stake amount and the Operator approves such action of the Customer, such part of the stake amount to which the Customer agrees by accepting the particular offer of the Operator shall be immediately transferred to the Customer's account. In this case, the Customer shall lose the possibility to win the amount that may be won during the particular bet and lose a part of the stake amount. In this case, the part disbursed to the Customer shall at all times be lower than the stake amount.

5.1.7. The bet cash-out offers shall be deemed to constitute a part of the remote betting offers of the Operator and shall not be binding upon the Customers.

5.1.8. A bet cash-out offer shall be deemed to be chosen (accepted) where the Customer clicks on the active reference "Cash-out" near the particular placed bet and confirm that the terms and conditions of the particular offer of the Operator (withdrawn part of the winning, withdrawn stake amount) are acceptable to the Customer.

5.1.9. The Customer shall not be obliged to carry out any other additional actions, except for the actions referred to in Paragraph 5.2.8. hereof.

5.1.10. If the Operator places a bet cash-out offer, it shall be entitled to refuse to confirm the Customer's choice to take up the proposal.

5.1.11. The Operator shall be entitled to cancel a bet cash-out if (a) the bet cash-out is carried out after the betting event; (b) when putting forward a bet cash-out amount or confirming it the Operator makes a material mistake; (c) the Customer seeks to take advantage of the bet cash-out offers in a bad faith manner.

5.1.12. In the event of taking up a bet cash-out offer, the original odds on the basis of which the bet was placed and the terms and conditions of the bet cash-out offer under which the stake amount was cashed out shall be displayed in the Customer's betting history. The betting history shall also show the amount transferred by the Operator to the Customer's account.

The examples of bet cash-outs could be as follows:

The Customer has placed a bet in the match Real Madrid - Barcelona and has chosen the victory of Real Madrid:

After 20 minutes of the match Real Madrid was 5 scores ahead and the Customer has received an offer to withdraw a part of possible winning.

After 20 minutes of the match Real Madrid was defeated by 5 scores and the Customer has received an offer to withdraw a part of the stake amount.

As a rule, a bet cash-out offer withdrawing a part of the winning shall be placed to the Customer when the course of betting is favorable to the Customer, but the final result is not clear yet.

As a rule, a bet cash-out offer withdrawing a part of the stake amount shall be placed to the Customer when the course of the betting is favorable to the Operator, but the final result is not clear yet.

6. Online Casino

6.1. To read the Game Rules for each game in the Casino, click the Game rules icon while playing the specific game.

7. Complaints

7.1. If you have a complaint, you can e-mail customer support on info@22bet.co.uk.

7.2. Operator will use best efforts to resolve a reported matter promptly. Complaint will be resolved in 14 days after Operator will receive it.

7.3. If you have a query with regard to any transaction, you may also contact the Operator info@22bet.co.uk with details of the query. We will review any queried or disputed transactions. Our judgment is final.

7.4. If for some reason, you are not satisfied with the resolution of your complaint by the Operator, you agree that the matter may be referred for adjudication by the Independent Betting Adjudication Service (IBAS). Further details about IBAS can be found on www.ibas-uk.com. IBAS decision will be final as long as the full facts are presented by all parties concerned.

7.5. Operator strives to ensure the full protection of all its clients and their bets; however, there are certain events that are beyond our control. If, for any reason, the customer is disconnected from the game server, Operator cannot be held liable for any losses that may result from this disconnection. Operator will undertake best endeavors in ensuring that the balance of customer's account is recorded on the server and is not affected by the disconnection in any way. If a line has been disconnected or become unresponsive, when the customer logs on the balance of credits recorded on the server after the last bet was completed, is displayed. By placing any further wagers, the customer accepts the results of any previous wager. As such, at Operator's discretion, the results of the previous wager are no longer in dispute and no refunds or other adjustments will be granted. If the customer feels the result of any of the games is unfair or incorrect, they should contact the customer support immediately and report the discrepancy.

7.6. We provide the software „as is“, meaning without any conditions, warranties or undertakings. We do not ensure that the software will meet your requirements, will not infringe on any third party's intellectual property, defects in the software will be corrected, the servers or the software will be virus-free nor that there will be no errors or interruptions.

7.7. Although we strive that the website is available at all times, 22Bet will not be liable for any interruptions that make the website inaccessible at any time or for any period. We reserve the right to change, amend, correct or discontinue any aspect of the website as well as your access to it.

8. Communication or Chat with Agents and/or Other Players

8.1. When you contact us, you will not make statements which:

8.1.1. Are sexually explicit or grossly offensive;

8.1.2. Use derogatory terms and/or incites hatred;

8.1.3. Are abusive, defamatory or otherwise harasses, threatens or causes distress or inconvenience to our support agents.

8.2. We record or keep copies of all communications that you have with our support agents.

8.3. We may provide you with a chat facility to talk to other players. When contacting each other, you shall not make statements or transmit content which:

8.3.1. Are sexually explicit or grossly offensive;

8.3.2. Uses derogatory terms and/or incites hatred;

8.3.3. Encourages or facilitates any illegal activities;

8.3.4. Harasses, threatens or causes distress or inconvenience to other players;

8.3.5. Influences other player's actions through intimidation or abuse;

8.3.6. Disrupts the normal flow of dialogue, make statements that are abusive, defamatory, harassing or insulting to users of the website;

8.3.7. Advertise, promote or otherwise relate to any other online entities including forums;

8.3.8. Is about the Website, or any other Internet site(s) connected to the Website and is untrue and/or malicious and/or damaging to the Website.

8.4. You will not collude in any way through the chat rooms.

8.5. Any suspicious chats will be reported to government institutions. Be careful what you post.

8.6. We review all chats and keep a log and record of all statements. Your use of the chat facility should be for recreational and socializing purposes only.

8.7. If you breach any of the provisions relating to the chat facility, we may remove the chat room or immediately close your account. If we do, we shall refund any funds which may be in your account over and above any amount which may be owed to us (if any).

8.8. We will not be liable if damage arises out of such chat functionality. You agree to compensate us against any damage arising out of your illegal, unlawful or inappropriate conduct or arise out of violation of these chat rules.

9. Final Provisions

9.1. In order to fully use some of our products you may need to install third-party software (for example, flash player) and agree to the third-party's terms and agreements governing the use of their products. If you do not accept the terms and agreements of the third-party – do not use the aforementioned software. 22Bet is not liable for any third-party products.

9.2. Operator is the owner or authorized user or licensee of all the intellectual property rights in the Website and its content including, without limitation, any copyright, patent, registered design, trademarks, service marks, source codes, specifications, templates, graphics, logos, or any rights subsisting in the United Kingdom or elsewhere in respect of content, databases, formats, interfaces, programming, the offering of services to other customers, software or any application for any of the foregoing and any modification, improvements, developments and enhancements thereof. Except as otherwise expressly provided in these Rules, Operator does not grant any express or implied right to the customer in any intellectual property rights or secret information held on Operator's servers.

9.3. Information or data accessed by the website or any part of it is for personal use only. We do not guarantee an uninterrupted provision of such data, its accuracy or results obtained through the use of such data or information. The information should not be considered as advice or recommendations, thus it should not be used while placing bets or wagers, which are made at your own risk.

9.4. 22Bet will only use your personal data for the purpose it was collected, that is, to provide you with an online betting and wagering service. Such information includes your name, address, date of birth, email and telephone number. Subject to paragraph 9.5 below, your information will only be seen and/or used by those who need it to ensure the provision of the service.

9.5. 22Bet does not (unless you allow us to do so) share your data with any other party. However, in some cases it might be necessary to share your personal information by law or other legal reasons. We also reserve the right to share your personal information if we believe that the disclosure is necessary for the public interest.

9.6. You have the right to request for your personal data, also request to change or delete it. If you wish to do so – contact us.

9.7. In case of using the 22Bet mobile app – 22Bet is not responsible for any damage or loss of data on your device as well as any incurring charges or fees in relation to the usage of the mobile app.

9.8. Operator reserves the right to amend these Rules at any time. Any such amendment will be binding and effective immediately on posting of notification of such changes on the Website, however, any substantial amendment to these Rules shall be notified in advance by Operator to the customer before coming into effect.

9.9. If any provision of these Rules is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provisions of the Rules.

9.10. Notices and other communications delivered or mailed to the postal address or to the electronic mail address provided by the customer shall, until Operator has received notice in writing of any different address, be deemed to have been personally delivered once sent whether actually received or not.

9.11. All disputes arising between the Operator and the Customers which are not resolved under the procedure prescribed in section 9. Complaints shall be resolved in accordance with the procedure provided for in the laws of the United Kingdom.

9.12. Other Rules in Force and Useful Links:

9.12.1. Information about Responsible gambling - https://22bet.co.uk/responsible_gambling.

9.12.2. Information about Security, privacy and cookies - <https://22bet.co.uk/security>.

9.12.3. Frequently Asked Questions - <https://22bet.co.uk/faq>.

9.12.4. Information about Deposits & Withdrawals - https://22bet.co.uk/payments/payment_methods?lang=en.

9.12.5. Additional Betting Rules - https://22bet.co.uk/betting_rules.

9.12.6. The Gambling Commission - <http://www.gamblingcommission.gov.uk/Home.aspx>.

9.12.7. Be Gamble Aware - <http://www.gambleaware.co.uk>.